creasing its value, the idea seemingly being to use the Sickness Feature more as an advertisement. There can be no question that Sickness Insurance has come to stay and the sooner it is placed upon a stable footing, the better will it be for all concerned.

BENEFICIARY AND ACCUMULATIVE CLAUSE.

Beneficiary Insurance and the Accumulative Feature follow Sickness in importance (as added benefits) and have been given by most of the companies adopting them with no increase of premium. The title given to the first named is somewhat misleading, for, if the clause really contains much that is beneficial, it is not easily discernible. The benefit is limited to travel accidents within the terms of the clause governing that feature; and in the case of female relatives who usually rank as beneficiaries, the benefit is not likely to materialize very often. I regard this feature as mischievous, undesirable and out of place in the contract.

It may be admitted that Accumulative Benefits are likely to strengthen the company's hold upon its renewals, but without finding fault with the principle, the methods seem faulty.

OTHER SPECIAL INDUCEMENTS.

The provisions above referred to are perhaps amongst the most important; but there are others such as surgeons' fees in named cases, more or less limited and calculated to be remote possibilities which are open to criticism, and to these quarantine indemnities and insurance upon children may be added as in the same category. I think we should strive to improve our contracts in practical directions and broaden rather than limit their scope, but this development should have as its main object the giving of the best possible protection in return for adequate premium rates, selling a good thing at a fair price; in other words, that our policies should be as broad as they can be made in keeping with the natural development and expansion which is taking place in all lines and in every part of this broad Dominion. The growing tendency to offer special inducements to the prospective insurer, particularly when the "prospect" happens to be on the roster of a rival concern, invites criticism and, in the case of a new company, seems to me a hazardous experiment. It has been said that no insurance company can afford to sell insurance more cheaply than another, and the rule while applicable to all, should especially be remembered by new comers to the Canadian field. Summed up, the giving of maximum benefits in return for a minimum premium will not pay and if the first are of the fake variety their tendency must be to lower the standard of casualty underwriting and cheapen the business as a whole.

SOO PULP MILL BURNED.

Early Wednesday morning fire broke out in the screening room of Pulp Mill No. 1 of the Sault Ste. Marie Pulp & Paper Co.—oil having ignited from a hot journal. While the machinery is practically destroyed, the walls are said to remain almost intact. During the fighting of the flames one man unfortunately fell from the roof and was killed. The insurance in value is about $110,000, the loss being reported as heavy.

FOR THE GENERAL ADVANTAGE OF CANADA.

A question has been raised by the Ontario Government as to the right of the Dominion Government to declare purely local railways to be for the general advantage of Canada and so to bring them within federal jurisdiction. The Senate has already placed itself on record as opposed to the practice of making such declarations, without sufficient grounds, and it is likely that all future railway bills will be more closely scrutinized than of yore, before the Parliament of Canada undertakes to interfere with provincial jurisdiction. In the Senate debate, the further question was raised whether such federal legislation was *intra vires* of the Dominion Parliament, and the opinion was expressed that the Judicial Committee of the Privy Council would be apt to disallow many of the acts declaring provincial works to be for the general advantage of Canada. The British North America Act is one of the greatest products of modern statesmanship, and in many respects incomparably superior to that other great federal compact, the Constitution of the United States. Among its wisest provisions is the one that devolves upon the central authority the residuary powers, which under the American Constitution appertain to the "Sovereign States. But in assigning these powers to the central authority, there is no question that the British Parliament anticipated that they would be for all time exercised with wisdom and moderation. For instance, under the B. N. A. Act the Minister of Militia has the right to take possession of any property in Canada for military purposes. The provision is an obviously necessary one, to be exercised in time of war, and in exceptional circumstances in time of peace. But it is not a power to be exercised wantonly, tyrannically, or capriciously. It is a power which involves a political and moral responsibility in proportion to its magnitude. As to the technical rights of the Dominion Parliament in this connection there is not much question. The B. N. A. Act gives the provincial legislatures exclusive control over: Local Works and Undertakings other than:

"*a.* Lines of Steam or other Ships, Railways, Canals, Telegraphs, and other Works and Undertakings connecting the province with any other or others of the provinces or extending beyond the Limits of the Province."

b. Lines of Steamships between the Province and any British or Foreign country.

c. Such Works as although wholly situate within the Province, are before or after their Execution declared by the Parliament of Canada to be for the General Advantage of two or more of the Provinces."

The last clause practically and technically gives the most absolute powers to the Dominion Parliament. It may bring a town pump within the federal jurisdiction, by declaring it to be for the general advantage of two or more provinces. But it is a power that must be exercised with reserve and moderation and with all due respect to provincial rights, or it will simply court its own destruction.