

but when they evince a tendency to dictate as they find occasion, they are overstepping reasonable bounds, and become censurable. These remarks are introductory to a subject of interest to property owners throughout Canada, viz., the cost of Fire Insurance. The protection against losses by fire afforded by the policies of a solvent Fire Insurance Company has become a necessity to the merchant, the manufacturer, and the householder, and the outlay to secure this protection forms so important an item in their yearly expenditure, that any action which has the effect of increasing the cost of insurance is proportionately of moment to them. Until lately, Canadian business, with the exception of one or two cities, which maintained tariff organizations, was conducted on the principle of open competition. The presence of non-tariff companies had the effect of keeping these rates down; there being frequent instances of risks similar in nature being covered by the same company, those in the tariff-imposed city, paying a higher rate, than those in the town that did not enjoy the supervision of a tariff association. It seems that steps are now being taken by the companies represented in Canada to extend over the whole country, beginning with the Province of Ontario, a new tariff, the object of which is to prevent or restrain competition amongst Insurance Companies, and so in effect increase the cost of Insurance. The movement referred to is in the shape of a "Minimum Tariff." Companies adhering to which are bound not to accept risks as classified below certain named rates. An organization of this kind once perfected will not scruple to go further and increase from time to time the scale and scope of this "Minimum Tariff," as there is nothing to restrain such action but the consciences of the companies. We say there is nothing to restrain them, because, it is understood that all, save the Mutual(s) and one wavering company, have agreed to join this Insurance Union. It will be interesting to note the progress of this Union, which if carried out to its logical conclusion, aims at nothing less than a monopoly of Fire Insurance in Canada.

Since the above was in type, we learn that "The wavering Company" has given its adhesion to the majority, and that matters are maturing for the realization of "The Minimum Tariff" move.—Ed.

SCRAPS OF MODERN HISTORY.

Senator Morrill, of New Hampshire, in a speech delivered in the United States Senate in 1820, said: "You excluded not only your soldiers of color from their constitutional rights, but robbed them of the patents of land you had given them. They fought your battles, they defended your country, they preserved your privileges, but have lost their own. What did you say to them on their enlistment? 'We will give you a monthly compensation, and, at the end of the war, one hundred and sixty acres of land, on which you may settle, and by cultivating the soil spend your declining years in peace, and in the enjoyment of those immunities for which you have fought and bled.' Now, sir, you restrict them, and will not allow them to enjoy the fruit of their labor. Where is the public faith? Did they suppose, with a patent in their hands, declaring their title to land in Missouri, with the seal of the nation, and the president's signature affixed thereto, it would be said to them, by any authority, 'you shall not possess the premises?' and yet this must follow if 'colored men are not citizens.'"

"The Hon. Tristram Burgess, of Rhode Island, in a speech in Congress, in January, 1828, said: "At the commencement of the war, Rhode Island had a large number of

slaves. A regiment of them was enlisted into the continental service, and no braver men met the enemy in battle."

"Governor Eustis, of Massachusetts, in his speech against slavery in Missouri, in 1820, bore this testimony to the bravery of the colored soldiers. "The blacks formed an entire regiment, and they discharged their duty with zeal and fidelity. The gallant defence of Red Bank, New Jersey, in which the Black Regiment bore a part, is among the proofs of their valor." A descendant of Ham, named Crispus Attucks, was advertised in the *Boston Gazette* of Nov. 20, 1750, as "a runaway nigger." History does not inform us whether "the patriarch" who advertised him succeeded in catching him. Probably not. But on the 5th of March, 1770, the runaway proved that he was no coward. Captain Preston, with a body of British soldiers, undertook to repress symptoms of revolution then manifest in a crowd of Bostonians at Dock Square, and near the Custom House. The "white folks" hesitated a little, probably fearing to inaugurate hostilities with the mother country. Attucks, seeing the need of a leader placed himself at the head of the crowd, and urged them to drive the red coats from the streets. He rushed forward, shouting, "Come on! Don't be afraid! We'll drive these red-coats out of Boston!" Two bullets pierced his breast, and the black man fell, the first martyr in the struggle for the freedom of the United States of America. No monument marks the spot where the body of this courageous man lies, simply because he was "a nigger." An effort was recently made, * in the Legislature of Massachusetts, to erect a monument to him, but it failed. Had his epidemic been of the sort commonly known as "flesh color," a magnificent monument would have commemorated his brave deed. "Who did sin, this man or his parents, that he was born with yellowish brown skin?"

* This narrative was published in 1864.

INSTRUCTIVE SUFFERING.

There lies in the Toronto Hospital at the time of writing this narrative a man of twenty-five years of age, little less helpless than the bed he lies on; the disorder under which he is said to suffer, is learnedly described as *Hemiplegia*, the young man was first seized with paralysis at Port Perry, at the age of twenty-two, and he has subsequently had two other seizures; he has been an inmate of the hospital since November '81; the little money he possessed on entering, was exhausted by the time he had been there three months, and one of the consequences of his lack of funds has been that the tender mercies of the Superintendent found expression every other day in such remarks, etc., as the following:—"This is not a poor-house; "do you know how much we get for you?—seven cents a day." We will leave the Superintendent to harmonize such utterances with sentences which are emblazoned on a drawing we observed in a corridor leading to this sufferer's ward; one of these conveys in Latin the sentiment—"I learn to succour the miserable"; another quotes the familiar passage—"I was sick and ye visited me," and a third which consists of the Latin words for "science, diligence, and uprightness," reminds us, that "words are given us to deceive." We have attached the superscription "instructive suffering" to this narrative, because we regard it as calculated to instruct in several ways—1st. With regard to the ignorance of the sufferer; 2nd. With respect to that of his father; 3rd. With regard to that of his doctors. It would be past belief, had we not daily proof of the