

**Newfoundland
Rejoices.**

The Royal "Gazette" of the Ancient Colony indulges in reasonable rejoicing at the return to the Dominion Parliament of Dr. Roddick. The paper in question thus refers to the respected representative of St. Antoine Division, of Montreal:

Dr. Roddick is a representative that any constituency might be proud to elect. He is perfectly independent, cultured and world-wise. He takes a high place in the medical profession of Canada, and one might say of the world, for only in 1898 he was elected President of the British Medical Association, and to add to his record he is a Newfoundlander.

**The Victorian
Government
and Fraternal
Insurance.**

Australian papers report that the Victorian Government will appoint a Royal Commission to investigate fraternal insurance. This, it is stated, is owing to the contention that the application of the assessment principle to life assurance, without the safeguards and limitations provided for in other countries where the form of life assurance prevailed, constituted a menace to the public, it being claimed that the assessment principle involved policyholders in a liability the extent of which they could not foresee, and the realization of which would probably be disastrous to those dependent on the policy.

The recommendations for the public protection made by this Victorian Royal Commission will be interesting to others than Australians.

**Forfeited
Policies.**

A member of the Legislative Assembly of the same country is making an effort to get statistics showing the number and amounts of life policies forfeited for failure to pay premiums punctually; also the number and amounts of shares forfeited for failure to keep up payments punctually. The M. L. A. referred to thinks there should be statistics available giving this interesting information.

**A Splendid
Site and a
Suggestion.**

The recent real estate purchase by two of the largest Fire Insurance Companies, of one complete side of the historic square known as Place d'Armes in this city, affords a rare opportunity to erect a building which, from an architectural and commercial point of view, will at once be beneficial to themselves and at the same time assist in beautifying the Square. It is easy to picture such a structure in the mind's eye, and, if the Liverpool London and Globe and The Royal Insurance Companies will combine in connection with the erection of this building, they could build one of the most beautiful and commodious office buildings

in this city. Both the L. and L. and G. and Royal command at the present moment magnificent entrances, the one on the corner of St. James and the other on the corner of Notre Dame Street. The location can scarcely be improved upon, and the building can be made such as will command the admiration of visitors, and at the same time prove a most profitable investment, as we have no doubt that the portion not required by the Companies themselves would be eagerly sought after.

Anonymity,

It is difficult to find an antidote for the poison contained in anonymous circulars. We may rigorously defend the rights of anonymity in authorship under certain circumstances, but for those who seek and find a sort of ill-natured satisfaction in circulating printed and unsigned communications for the purpose of doing harm to others, we find it is not easy to express sufficient contempt.

The latest company to be attacked by a masked critic of its record is the Manufacturers' Life.

Calumny and detraction are factors that would starve and die for want of employment and support were it not for jealousy and envy. The anonymous circular should be treated with the same contempt as the writer of it. Fair, honest criticism is healthy, but the critic should be manly enough to sign his name.

"He remains an Englishman."

**An English
Domicile.**

The decision of two English judges that the Crown is entitled to legacy duty in respect of the estate of the American millionaire, Mr. William Louis Winans, may not be satisfactory to his heirs, but it will serve a very good and useful purpose if only as a notice to wealthy foreigners that they cannot enjoy the personal and domiciliary rights of British citizenship without being subject to the laws prevailing in whatever part of the Empire they may select as a place of residence.

The only point in dispute was whether Mr. Winans, who died in 1897, had, after living in England for his health, pleasure and business purposes since 1870, acquired an English domicile. It was admitted that the deceased was by birth an American, and that he never became naturalized in any other country. But in 1870, Mr. Winans seems to have become imbued with the belief that to live in the same way as the British aristocracy would be good for his health and add to his happiness. Accordingly "in spite of all temptations to belong to other nations," he ceased to be a free and enlightened citizen of a country which Sam Slick boasted to be the "best among the poles and the greatest glory under