

Prominent Topics.

Irish Railway Strike. The Irish railway strike is reported to be collapsing, conditions being normal on all the lines except the Great Southern. The strike was exceptionally lacking in justification.

Mr. Robert Chapman. Mr. Robert Chapman, of Edinburgh, general manager of the Caledonian Insurance Company, is a visitor to Canada. Having spent several days in Montreal, Mr. Chapman left last night for Toronto and the west, to visit agencies, throughout the Dominion, of this "the oldest Scottish fire office." Mr. Lansing Lewis has now retired from the Canadian management of the Company, and pending a new appointment, the Caledonian's Canadian business is in charge of Mr. J. G. Borthwick, secretary.

Safeguards Against Fire. An enquiry from the Province of Quebec to Insurance Engineering, regarding public fire protection of small towns and villages, leads our expert New York contemporary to suggest the following as, in general, the safeguards against conflagrations:—(1) A good building law; (2) A fire prevention code dealing with the handling, storing and merchandising of inflammable liquids; (3) A public water works and hydrant system designed for present needs and prospective growth; and (4) A public fire department consisting of a reliable system for promptly giving alarms of fire, a proper number of men drilled in fire fighting, and such apparatus as may be required by the area, height, and general construction of the buildings already in existence. Our contemporary adds that in the cases of towns and villages that are supported by large industrial establishments, their needs, in regard to public fire protection, should be carefully considered.

State Insurance in Italy. Of the various proposals for insurance by the State, which have been brought out lately in various parts of the world, probably the most astonishing is that of Italy, whose scheme has been referred to in these columns once or twice previously. Perhaps the most pungent criticism of these proposals, which are now apparently suspended for a time, owing to foreign remonstrances, is that given recently by F. Paul Leroy-Beaulieu, the well-known French economist, in *L'Economiste Français*. The denial of all compensation or indemnity to the existing companies for their dispossession, and the interdiction on every Italian citizen against insuring his life abroad makes the scheme, in M. Leroy-Beaulieu's mind, "essentially one of the most characteristic monuments of the presumption and the injustice of the modern State." M. Leroy-Beaulieu continues: "Everybody knows that the starting of an insurance enterprise, particularly one of life insurance, demands pro-

longed sacrifices of time and money. People work at it not for themselves but for those that come after them. Efforts over a long series of years are required in order that any results at all should be produced. It is only after the lapse of a quarter of a century, and sometimes more, that a company of this kind really gathers the fruit of all that it has laboriously, tediously and at great expense planted. Now, the State would come in and cut off short the business of the companies, and then would claim that nothing is due them!

"And, from another point of view, how frivolous it all is! How can it be supposed that the State will be able to make effective this interdiction against insuring abroad for Italian citizens? Is it not the easiest thing in the world, without even leaving the country, to sign contracts or policies without the eye of the Government inspectors catching it? Again, whence should the State derive the right to impose this interdiction? We have here the exercise of an imprescriptible natural right. What kind of a tyrant is this modern State becoming, with its creation of fictitious crimes, and derogating from the most legitimate natural liberty? It is said that this provision has been changed, and that certain others are to be changed. None the less, the whole undertaking will remain untoward and harmful to public energy and to the public welfare, while proving itself wholly unproductive for the State."

Mr. E. Roger Owen. Mr. E. Roger Owen, of London, general manager of the Commercial Union Assurance Company, who arrived in Montreal last week, after spending some days in the United States, has now begun an extensive tour of the important agencies of the Commercial Union throughout Canada. Visiting, in the early part of the week, Halifax and St. John, N.B., Mr. Roger Owen returned to Montreal and last night left for Ottawa, Toronto, Winnipeg and the West. After visiting Vancouver and Victoria, he will go south to San Francisco before returning to Great Britain. Mr. Roger Owen is one of those general managers who believe in visiting the various agencies of their company periodically. The Commercial Union not only transacts a large business in many countries throughout the world, but transacts many kinds of business, including fire, life, marine, accident, burglary, fidelity guarantee and plate glass insurance. Among other companies, the Commercial Union owns the Ocean Accident & Guarantee Corporation, the Union Assurance Society and the Canada Accident Assurance Company, all of which are operated separately in the Dominion.

Lord Strathcona arrived in New York last night en route to Montreal. He will be in Canada only a few days.