

that it may attract special attention. By way of emphasizing this, another column is added which contains this alleged saving through difference of premium, plus five years cash dividends in the Great West Life. No credit is given for any dividends in connection with the other companies. The logical inference is, that this last column will show the advantage to be derived in five years by selecting the Great West rather than one of the other companies. To be fair, the Great West should have quoted its present day premium when comparing rates with the present day premiums of other companies, and should also have shown the dividends of other companies as well as its own.

The leaflet is marked "For use of agents only."

THE STREET CAR SITUATION IN TORONTO.—Is it not time the City Council, the Street Railway Company and the citizens of Toronto came to a better understanding? Their perpetual bickerings and playing at cross purposes is a nuisance to the public and an injury to the railway company. Just now the conditions are very disagreeable, but somewhat amusing. The City Engineer fixed certain places at which the cars must stop, their frequency was objected to by the passengers, than the company commenced running with fewer stops, this also was objected to, then the cars were so run as to give every passenger practical control of them, every man wanted setting down at his own door, this necessitated very slow running, as speed cannot be got up under such conditions. The trip from Yonge street to Park Dale occupied one hour, the ordinary time being 15 to 20 minutes.

TORONTO A WARNING AGAINST A MUNICIPAL CAR SERVICE.—These unbusinesslike disputes going on in Toronto, are very useful, however, as illustrating what would happen were the street car service in the hands of the Corporation. There would be perpetual warfare between citizens and the council respecting the management, every ratepayer would demand a voice in determining the conditions of the car service, and such a wrangle would be carried on as would be a scandal to the city. Meanwhile no attention would be given to the improvements needed and demoralization would prevail in every department in the municipal railway electric car service.

THE INTERNATIONAL CONFERENCE *re* MOROCCO.—At Algeciras, Spain, delegates are now assembled who respectively represent Great Britain, France, Germany, Spain, Italy, Austria, the United States, Russia, and the smaller States of Europe. Their business is to confer in regard to what measures are to be taken for settling the difficulties which have arisen respecting the boundaries of Morocco and its Government. At present this State is on a chaotic condition politically, financially, and geo-

graphically. It is a menace to Algiers on the West, to Egypt on the East and a disturbing element in the North African problem, in which Germany is interested.

The Sultan of Morocco has absolute power. The population is esteemed to be 5 millions. The principal trade is done with Great Britain, the exports being fruits, skins and leather, and imports cotton and candles. The whole foreign trade amounts to about \$20,000,000. It is known that there are natural resources of enormous value which would be realized were a settled government established. Between England, Germany and France, there has long been considerable friction in regard to the fiscal arrangements of Morocco, each country being jealous of the other securing trade privileges.

That a Conference of Powers is being held is a happy contrast to the manner in which such affairs were settled by armies and fleets of warships. The outcome of the Conference is being awaited with intense interest as the action of Germany in this connection was also threatening as to create anxiety.

MUNICIPAL AMENITIES AND COURTESIES.—The Christmas season of 1905-6 was made memorable by interchange of courtesies between the municipal rulers of the chief cities of Great Britain, France, Germany and other countries. The Mayor of Westminster with 4 aldermen visited Paris as the guests of that city, where they were lavishly entertained. The Lord Mayor, of London, and authorities of Berlin and other capitals interchanged friendly greetings. The Berlin message was most welcome as it expressed the desire to see Germany and England brought into closer association by their mutual interests in peace. The Lord Mayor was assured that the people of Germany were utterly opposed to any policy that was likely to raise trouble with England. These Christmas and New Year's Greetings in Europe between municipalities have had the happiest effect in dispelling suspicion and international distrust.

IMPROVEMENTS AND CHANGES IN THE WINDSOR HOTEL are going on under the direction of Mr. Hardenberg, the eminent architect, of New York. The dining room, ladies' ordinary, and kitchen will be repaired and utilized as before the fire. Mr. Hardenberg considers it useless to make a dining room out of the Windsor Hall as it will have to be demolished shortly to permit the plans for a new wing being carried out. Work is being vigorously prosecuted to complete the arrangements for accommodating guests with meals as before the fire. The men will work in two sets, night and day, and in a few days this magnificent and popular hotel will have almost its full complement of guests.

Mr. Hardenberg says, the excellent construction of the hotel saved it from serious injury.