

**A Churl's
Courtesy.**

Courtesy is wasted when extended to a churl, and attempts at friendliness with such an one are fruitless. The New

York Tribune, says:—

The *Saturday Review* speaks handsomely of American skill and valor as displayed in the naval victories of Manila and Santiago. This is the first good word it has ever had for anything American, and derives whatever interest it may have from its novelty. We have not cared a button what *The Saturday Review* said since its prospectus and the display of cheap impudence in its preliminary essays. It seems capable of occasionally deviating into sense, but so far as transatlantic affairs are concerned does not exercise that function often enough to deserve from us any serious attention.

The churlishness of the above makes one doubt the durability of the billing and cooing between the press of the United States and Great Britain. *The Saturday Review* is coldly critical and sparing of its praise, even for men and things British, and the *Tribune* might well bow politely instead of being rudely repellent when the *Saturday* expresses approval of American pluck and daring.

**Just What
Depew Said.**

Dr. Chauncey M. Depew, who arrived at New York, from Europe, three weeks ago, recorded his impressions of the sentiment and attitude of European nations towards his country in the most interesting fashion. In regard to the possible Anglo-American alliance, which seems to be dreaded by all the great powers, he was quoted as saying:—

"The rest of Europe is anxiously watching the apprehended entrance of the United States in their circle in the east. Their position is one of distrust. The other powers are trying to solve the problem of influence upon their interests of that Anglo-American alliance, which, they think, either exists or is inevitable. Even if disposed to interfere in our war, they are restrained by the belief that any movement in the direction would participate an alliance with England. Their newspapers discuss our unpreparedness for war, the impossibility of our becoming a military power until we have a large standing army and universal compulsory military service.

"English statesmen whom I have met all said: 'Keep the Philippines, share with us China and open ports in the east.' One said: 'You must join the concert of European nations. It is expensive, but you cannot be an eastern power unless you belong to the band. Our interests will always be identical and the mutual benefits incalculable. They quiz us good-naturedly on our protestations of pure sentiment in this war, and say: 'Yes, that is the way we always get in, you know, and we give the beggars liberty, law, order and justice, which they never had before. It's in your blood. You have come by it honestly. You have aroused the appetite of earth hunger and you cannot stop.'"

Very applicable now are these words of wide awake Dr. Depew—"liberty, law, order and justice, which they never had before." Cubans need law, order, cleanliness and industry more than liberty.

If I by chance succeed,
The Postmaster General,
Know, I am not so stupid or so hard,
Not to feel praise or fame's deserved
reward.
(Dryden.)

What of the ridicule heaped upon the head of the Hon. William Mulock, the chaff and banter he has had to endure for his action in prematurely proclaiming a reduction in the cost of transmitting letters across the sea? Surely those who have so freely pointed the finger of derision at the perseverance of the Canadian Postmaster General in his work of procuring for our people the advantages of the penny post will not be niggardly with their praise now that he, the "I, William Mulock," of their fun-making, has succeeded in obtaining the consent of the British Government to the change he has persistently advocated.

The Hon. William Mulock deserves to be rewarded with the thanks of all who have occasion to post a letter, and those who characterized his action of last year as stupid must now have a perfectly proper contempt for their rash and ill-considered opinion of a Postmaster-General whose victory in England will probably result in a reduction of the rate for all—Canadian letters. Some of our newspapers are attributing the change to the Postmaster-General's "great luck." It was nothing but a deserved reward for his persistency in seeking a desired reform, and every letter-writer should acknowledge his worth by saying, I. O. U., William Mulock, sincere thanks for a great boon conferred upon your countrymen.

**Underwriting,
A Profession.** The National Association of Local Fire Insurance Agents have been holding their annual meeting, at Detroit. The incidents of each day are reported by the *Commercial Bulletin* to have been of unflagging interest, and the discussions and papers "so lively that the proceedings did not drag for a minute." Among several resolutions introduced by the Grievance Committee, was one requesting all agency companies to limit their writings as far as possible to amounts they are willing to carry without re-insurance, urging locals to give only such lines to each company as it will carry without re-insurance, placing the surplus in their other companies or with their fellow agents.

A paper listened to with much attention, and said to have created a good impression, was read by Mr. Edward H. Day, of Trinidad, Col. His subject was: "How can underwriting be made a profession?" The following extracts from Mr. Day's interesting and excellent paper will convey an idea of his views and style:—

"The power of improving our standing in the business world lies with three agencies—our patrons, our companies and ourselves. The strongest power and the one holding the key to the situation is the company. The companies appoint the agents. We carry up the bricks and mortar, while they build the wall. As the hod-carrier and bricklayer have organized for