

trial for their lives in Winnipeg alone. The explanation, of course, is to be found in the great influx of immigrants from countries in which murder is too common to arouse much interest. Canada cannot afford to have one of its Provinces get a reputation for lawlessness and crimes of violence. The prompt and rigorous administration of justice, which is as characteristic of Canada as it is of most parts of the British Empire will have an educational effect upon our new fellow-subjects and will go far to reduce the average of crime in the west.

**Prince Rupert.** Mr. Charles M. Hayes, president of the Grand Trunk Pacific Railway Company, says that Prince Rupert is to be a model town. The company has bought 25,000 acres of land and its engineers will lay out the town in such a way as to avoid the evils found in most cities. For instance, they hope to avoid grade crossings and at the same time to obviate the necessity for elevated tracks in bringing the railway into the town.

The Grand Trunk certainly has a unique opportunity in the way of building a city. The trouble with nearly all big cities is that they are "not made," at least not made upon any comprehensive plan—they grow. The founders of Prince Rupert have a clean sheet to commence with, they will be unembarrassed by vested interests, or by existing streets developed from cow paths. They have a site deliberately chosen by men who had the whole Pacific coast to choose from.

**A Model Town.** If the streets of Prince Rupert are narrow and badly laid out, if there are few public parks, squares or play grounds, if the railway stations or other public buildings are inconveniently placed, if the city is disfigured and endangered with frame buildings and cheap shanties, it will not be from accident or from unhappy chance.

The Grand Trunk Pacific is master of the situation, it is in absolute control, it has practically unlimited resources in brains and money and the men at the head of it are men of good taste. We can well believe, that Prince Rupert will be the model city of the world.

**SAN FRANCISCO.**

The San Francisco Board of Supervisors, have received a communication from the Merchants' Association, urging the installation of an auxiliary high pressure salt water system for fire protection in the business district of the city.

Up to the end of September the following amounts are reported to have been paid, by the different companies, all doing business in Canada.

Atlas.....	\$3,878,357
British America.....	706,838
Connecticut.....	2,057,422
Hartford.....	3,578,738
New York Underwriters.....	4,248,022
Home of New York.....	2,700,375
Insurance Co. of North America.....	3,500,000
Liverpool & London & Globe.....	4,168,031
London Assurance.....	6,785,373
London & Lancashire.....	5,755,612
Northern.....	3,424,985
Phoenix of Brooklyn.....	2,138,500
Phoenix of Hartford.....	1,800,000
Phoenix of London.....	3,805,975
Queen.....	1,772,304
Royal.....	5,673,646
Scottish Union and National.....	1,530,291
Sun.....	2,500,000
Western.....	793,001

**INSURANCE INSTITUTES OF MONTREAL AND TORONTO.**

The Young Men's Christian Association have opened a class for an insurance course, designed to prepare students for the joint educational courses adopted by the Insurance Institutes of Montreal and Toronto. The first meeting was held on Monday evening the 15th inst., and was under the instruction of Mr. W. H. Henderson, B.A., educational director. Applicants for admission to the classes are required to hold a membership ticket in the Association, and to pay the regular class tuition fees. The fee, which is payable in advance, is \$3 per month, or \$7.50 for three months. For the entire course of six months the fee is \$15.

Full particulars may be had on application to the Secretary of the Insurance Institute, Mr. A. R. Howell, B.A., or to the educational director, Young Men's Christian Association, Montreal.

This is a rare opportunity for young men desiring to qualify themselves for the examination of the Institute of Actuaries.

**THE STERLING LIFE ASSURANCE COMPANY.**

The Sterling Life Assurance Company has been incorporated with an authorized capital of \$2,000,000 of which it is proposed to call up \$1,000,000 at a premium of 25 p.c.

The Provisional Directors are: Denis Murphy, Esq., ex-M., L.A., Ottawa; A. W. Fraser, Esq., K.C., Ottawa; W. B. Matthews, Esq., Ottawa; J. S. Turriff, Esq., M.P., Ottawa; W. H. Shaw, Esq., Toronto; J. W. Garvin, Esq., B.A., Ottawa; J. L. Garvin, Esq., B.A., Ottawa.

The head office of the company will be in Ottawa. It is stated that the Provisional Directors have purchased 600 shares of the capital stock at a premium of 25 p.c., that no graft or special advantage has been, or shall be given to any promoter, director or official, and that the total organization expenses to 1st instant is but \$2,000.