

THE INSURANCE MONEY WILL GO A LONG WAY towards restoring what has been destroyed by fire. We might supplement what has been stated above regarding the payments by the large British offices by stating that the American and Canadian offices interested are well able to pay their losses without causing serious disturbance. On the other hand we are afraid that quite a number of smaller fire offices will be rather seriously hampered and badly shaken.

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ARRANGEMENTS FOR REBUILDING are already being rushed forward at lightning speed. It would we think be most desirable that this matter should be taken up on conservative lines and after very mature consideration as to the desirability of new structures being erected, at an enormous outlay, which may be considerably ahead of the times and may be liable to come within the volcanic area, as well as not being required for trading purposes, for it will, we imagine, take a considerable period before confidence is fully restored, and it is not unlikely that some other city on the coast may take away a considerable portion of the trade which San Francisco previous to this disaster enjoyed. It would be well for these and other reasons for those interested in San Francisco to go slowly.

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MESSRS. PATERSON & SON, chief agents for Canada, Phoenix Assurance Company of England, recently purchased Nos. 92 to 100 St. Francois Xavier St., in this city. The property was owned by the Fairie Estate, and is one of the old land marks on that street.

MESSRS. HUTCHISON & WOOD, architects, have the contract for remodelling the present building, and adding one new storey.

The entrance hall will be finished with tile floor, and the fittings and office appointments will be modern and up to date, and in every way suitable for one of the largest businesses of fire insurance in Canada. The walls on ground floor will be handsomely empanelled in oak. The building will be four storeys high, with basement, the latter to be fitted up with cloak rooms, lavatories, etc. The frontage of building is 64 feet with a depth of 39 feet. The firm of Paterson & Son will occupy the entire building, which is expected to be finished about 1st November next.

In celebration of the establishment of the Phoenix Assurance Company in Canada in September, 1804 (now over one hundred years ago) a grand banquet was held at the Windsor Hotel in this city. On that brilliant and memorable occasion Mr. A. T. Paterson presided.

The premium income of the company in Canada has risen from \$151,223 in 1876, to \$925,110 in 1905. The balance sheet for 1905 indicates that the Phoenix occupies a position of great strength.

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CITY COUNCIL OF MONTREAL MAY PROHIBIT MORE POLES BEING ERECTED.—An application having been made to have more telegraph and telephone poles erected to be placed in certain streets in this city where none now exist, the city attorney was asked, "Whether the companies could erect such poles without the special permission of the City Council as was contended?" To this question the

reply was made that, no such right existed and that as the City Council had endorsed the plan of underground conduits the extension of the wires should be deferred until conduits were built. Mr. Recorder Weir has sustained the city's contention.

The sooner this plan is entered upon the better. Conduits will have to be constructed sooner or later, and delay only adds to their ultimate cost, meanwhile the development of the electric services for transmitting messages, light, and power are hindered. It is high time this shilly-shally style of handling this question gave way to some active steps being taken to arrange and carry out a system of conduits that would clear the streets of unsightly poles and remove the serious obstruction to the fire protection service caused by masses of electric wires.

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A NEW CANAL AT THE SOO CONTEMPLATED.—During a discussion over a water-power privilege engaged in by a deputation from Sault Ste. Marie that interviewed the Ontario Government on 29th ult., it came out that the Dominion Government has under consideration the construction of a second ship canal at the Soo, which would be 1400 feet long, or 500 feet longer and 20 feet wider and much deeper than the present canal. The increased width, and depth will be necessary to accommodate the large freight vessels now being built to carry wheat and produce from the Northwest to be shipped for trans-Atlantic markets.

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THE PREMIER ON THE SENATE.—A statement was made this week in the House of Commons by Sir Wilfrid Laurier, which probably forecasts a change in the mode of constituting the Senate. A large body of his followers have committed themselves to the abolition of the Upper House. This radical course is not approved by the Premier, indeed it is rendered impracticable by the Federal constitution of Canada. "A Senate," said Sir Wilfrid, "was necessary to guard the interests of the smaller Provinces."

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HOW COULD A SENATE be constituted? In speaking on this question the Premier threw out a hint as to the plan he favoured if ever the Senate is to be changed constitutionally. He said:

"I am not averse to the adoption of the American system of an equal number of senators from each Province in its entirety.

Who was to elect the Senate? Should the Senate be appointed by the local Legislatures? I am not prepared to join in the denunciation of the United States Senate which had impressed me as being an able body. If the local Legislatures were to elect its representatives one at a time there might be objections. But, if say the Legislature elected senators three at a time by open ballot, each member having only one vote, something might be said for it. For instance, under such a system the Ontario Legislature with its 68 Conservatives and 30 Liberals would send 2 Conservatives and 1 Liberal which seemed fair."

Sir Wilfrid wished the matter viewed from a broad standpoint and in deference to his suggestion the motion relating to this matter was withdrawn.