THE LATE MR. HENRI J. BARBEAU.

On the 7th instant Mr. Henri J. Barbeau passed away from this earth. He was born in 1832 of a family that has a distirguished record. After a brief business career in this city he removed to St. Hyacinthe, where he was offered the managership of the branch of the Merchants Bank of Canada. In 1877 he was appointed manager of the Consolidated Bank, and in 1879 general manager of the City and District Savings Bank, which, under his judicious care, grew rapidly in popularity, in strength, and in the confidence of the savings' class. Mr. Barbeau was a director of the local board of the North British and Mercantile Insurance Company. and held other appointments of public trust. He was regarded as an able financier, his views were clear, conservative and broad minded. In Sept., 1901, he retired from active life, owing to failing health. Mr. Henri J. Barbeau is sincerely mourned by a very large circle of friends, to whom he had become endeared by his high character, his courteous manners and his punctilious regard for all the duties of private and civic life.

FIRE LOSSES IN CANADA FOR JULY, 1902.

PERSONALS.

Mr. J. Hutton Balfour, secretary of the Canadian Branch of The Standard Life Assurance Cempany, has been appointed Secretary of the Birmingham branch of The Standard Life, and will shortly leave for his new field. Mr. Balfour is a Scotchman, so that he will be going nearer home. He has been associated with the Standard Life here for more than 18 years, and during that long period of faithful service has earned the good will and friendship of the agents and policy-holders of the Company. We are sure that his many friends will join with us in wishing him every success in the old land.

PROMINENT TOPICS.

The apathy shown by the citizens of Montreal in regard to the proposal to make another port the terminal of the projected fast line of Atlantic steamers arises probably from their supreme confidence in the superior advantages and general attractions of this port. Such confidence may bring about conditions which would be seriously detrimental to this city. Were the fast line terminal placed elsewhere, the prestige of Montreal would be materially lowered, and with this would go a large share of the passenger traffic, for it is only reasonable to suppose that other steamers would follow the example of the fast line, as they, more or less, would be its competitors for passenger traffic and such freight as calls for rapid delivery. Montreal is the natural port for embarking for an ocean voyage, and for landing on arrival on this continent.

A large majority of ocean bound passengers come from the west, all the way, indeed, from Chicago. When they arrive here they can go aboard at night, get their belongings comfortably settled, and never be disturbed-save by the uncontrollable conduct of Neptune-until they arrive at Liverpool or other port. If the fast line passengers have to embark at Quebec they would have to change cars here and make connections with another train, then have a further railway journey, and at Quebec have all the trouble and worry over again of changing from the cars to the steamer. Such a disagreeable experience would not be gone through twice by travellers; they would go direct to New York and save the worry of double transfers. On arriving from Europe the westbound passengers would save not a moment of time by disembarking at Quebec, indeed in addition to all the extra worry of being transferred to a train there, and then being transferred again here, in the greater number of instances they would lose time by landing at Quebec.

The trip down and up the river between Montreal and Quebec is much enjoyed by passengers, and, as we have said, would ordinarily be a quicker route than calling at Quebec where very few passengers are drawn by natural conditions. How is it that for a century there has been such a preference given by ocean passengers to this great national port? Such a long record proves that the national course of the stream of ocean traffic is towards this port as its terminal, where connection can be so readily made with the other stream of internal traffic which also has its natural terminal here.

Montreal in the long run will be the ultimate terminal of the fast line of steamers, its national advan-