

## The Colonist.

THURSDAY, MARCH 3, 1898.

### THE SO-CALLED MORTGAGE TAX.

We would be very glad to be able to see a way clear to placing the burden of what is known as the mortgage tax where it belongs. It is the easiest thing in the world to pass a short act abolishing it altogether, but there are objections to this. There is no good reason why money invested on mortgage should not be taxed at the same rate as money invested in any other way.

To frame a law that will protect the mortgagor from having to pay the tax is exceedingly difficult if it is practicable at all. The reason of this is that when a man wants to borrow money he must pay what the lender asks. The lender can always protect himself. If a man rents a house he pays the taxes; at least the landlord in fixing the rent puts it high enough to cover taxes. No way has yet been devised by which a man who wants something can be relieved from paying what the owner asks, that is if he gets it legally.

It might be possible to amend the law so that the mortgagor would get some relief. For instance the mortgagor might be compelled to make affidavit that in charging the rate of interest secured by the mortgage taxes upon the amount advanced by loan were not taken into consideration, and it might be declared that any mortgage providing either directly or indirectly for the payment of taxes by the mortgagor should be absolutely void, not only so far as the security is concerned but as to the original debt, and that no mortgagor should be allowed to contract himself out of the provisions of the statute. We suggested this some months ago. How would the following do for a section?

It shall be unlawful for any person loaning money upon mortgage, or accepting a mortgage for the security of any indebtedness, to stipulate, either directly or indirectly, that the mortgagor shall pay the personal property tax upon the amount secured by such mortgage; and if in any case such an agreement is made, whether the same shall or shall not be expressed in the mortgage, the mortgage shall be absolutely void and the mortgagor shall have no right of action for the recovery of money advanced or the debt secured by the mortgage, and parol evidence may be given of the existence of such an agreement. Every mortgagee, in order to render the registration of the mortgage valid, shall, by himself or his agent making the loan or acting in his behalf in securing the debt, make and register with the mortgage an affidavit stating that neither in the amount of the principal sum secured by the mortgage nor in the charge for interest nor in any other way has provision been made whereby the mortgagee shall be protected from the payment of the personal property tax or the same shall be paid by the mortgagor, and in default of such affidavit the registration of the mortgage shall be of no effect whatever. Provided also that no mortgagor shall be at liberty to contract himself out of the operation of this act.

We suggest that if such a provision were placed upon the statute book its effect would be favorable to mortgagors, although even with such a law it would not be wholly possible to prevent money lenders from advancing the rate of interest, but as this could only be done by a general agreement among money lenders, the requirement as to the affidavit might prevent this being made. We offer the above as a practical step towards removing a serious evil.

### THE ALL-CANADIAN ROUTE.

It is not desirable that that conflicting interests should be allowed to retard the construction of an all-Canadian route to the Yukon. At present Messrs. Mackenzie & Mann have secured an undertaking from the Dominion government, which gives them a commanding position, and this being so, it seems as if it would be unwise for other combinations to endeavor to secure concessions for the same purpose. Nothing that the provincial legislature is likely to do would enable any company without Dominion assistance to finance the project. There would seem therefore to be very little use in pushing to the front at present any other proposition. If provincial aid is to be given to anyone, it ought to be to those who, having received sufficient inducements from the Dominion, are ready to undertake the work and bind themselves to complete it. If anyone else were in the same position as Messrs. Mackenzie & Mann we should say the same thing about them. If it shall transpire that the government cannot secure the ratification of its contract with those gentlemen and the work is put into the hands of someone else, the latter ought to receive what assistance the province may feel able to offer.

In short, what we wish to see is the two governments co-operate. No matter who may build the road, let both act together. It would seem to be very unwise policy for the government or legislature of British Columbia to take any course likely to hamper the construction of this very much needed railway. We are speaking now of the extension of the Stikine-Teelin line to the Coast. The company which builds the line from the river to the lake will be in a vastly better position to extend to the Coast than any one else, and would doubtless be

content to enter into an undertaking to do so for a smaller subsidy than a new concern. To the public it matters little who builds the line, so that it is built at as little cost to the country as possible and is operated in a manner calculated to promote public interests.

### PREPARING FOR WAR.

It is very evident that the United States government expects a war with Spain. There is hardly a possibility of a report attributing the explosion of the Maine to accident, and in case of a report to the effect that the ship was destroyed by an explosion from the outside, it is certain that a demand will at once be made for a heavy indemnity. Spain will hardly agree to pay this without having made an independent investigation. No government could be expected to do so. If the report of the Spanish investigation should be opposed to that of the United States officers, the Madrid government could not very well ask the cortex to sanction the payment of an indemnity, which would be fully \$5,000,000, taking into account what will be asked as compensation to the families of the men. The matter would then stand thus: United States experts would say that the explosion resulted from outside; Spanish experts would say that it did not. There would be no way of deciding between them, and war would seem to be the inevitable result. We cannot suggest any solution of the situation except a warlike one, if the court of inquiry now in session shall report that the ship was destroyed from without.

Meanwhile warlike preparations are proceeding in the United States with considerable rapidity. Plans are being completed for the protection of New York by means of torpedoes, coal is being collected at Key West, ships are being put in commission, and there is activity in all naval and military circles. In this connection it is interesting to note that considerable discussion is in progress in the Sound cities as to the position of that portion of the frontier in the event of war. Puget sound is very meagerly protected. There are really no fortifications. It would be a comparatively easy matter to fortify the Sound, but the congress of the United States has until lately been deaf to all arguments on the subject. Heavy guns have been ordered for Port Townsend, but they have not arrived. On the Pacific coast of the United States there are four very much exposed points of importance. These are San Diego, San Francisco, the mouth of the Columbia and Puget sound. Of these only San Francisco is defended by batteries, and even these are not adequate for the purposes for which they are intended. There are available the following war vessels: The Oregon, a powerful modern battleship; the harbor defence ship Monterey, the monitor Monadnock, and several smaller craft. The cruisers Philadelphia and Charleston are now undergoing repairs at Mare Island, and could not be got ready for sea in three or four months. If all these ships were available, they could protect the Coast against anything that Spain would be likely to send against it. For example, the Monterey could watch Puget Sound; the Oregon could protect San Francisco, and the other vessels could keep watch over the other danger points. It would be otherwise if the United States were at war with a strong naval power; but there seems no reason to suppose that Spain could spare a strong enough force from the Atlantic to be able to do any very serious work upon the Pacific. It is not likely, indeed, that she would try to do anything at all on this coast except in the way of privatising.

### THE ONTARIO ELECTION.

The returns as received up to date leave the result of the Ontario election in doubt, all that the Liberals claim is a chance for a bare majority. Possibly the corrected returns may make a few changes, but the result is a great Liberal defeat, no matter which of the parties is able to count for itself a small majority of the members elected. The issues in the campaign were chiefly local—that is towards the last of the campaign. At the beginning there was a disposition on the part of the Conservatives to introduce some of the questions debated in the federal arena, but later they confined themselves almost exclusively to local issues. As was mentioned in the Colonist a few days ago, their shibboleth was briefly "It is time for a change," and the majority of the electors appear to have thought so.

It is a very remarkable thing that this reversal in the political complexion of Ontario should have followed so closely upon the Conservative overthrow in the Dominion. During a quarter of a century of Conservative rule at Ottawa, Ontario remained true to the Mowat administration, but seems to have taken the first occasion offering after the retirement of that distinguished leader from active participation in politics to send his party to the cold shades of opposition. It is hardly worth while to attempt to assign the reasons for this change. Doubtless many combined to bring it about.

To the Conservatives throughout Canada the result of the election will be full of encouragement. It shows how very slight the hold of the Liberals is upon the country. It shows that if there

should be an appeal to the people this year, the Laurier ministry would almost certainly be defeated. This consideration is of great interest, because it seems to have been understood that in the event of a great Liberal success in Ontario, a general election for the House of Commons would have been called this summer. We may dismiss any such thought as this now.

It will probably be impossible for the Colonist to announce definitely the result this morning, and the above comments are based upon the returns now at hand. Whatever the exact figures may be, the Conservatives of Ontario are to be congratulated upon the splendid fight they have made, and the whole Conservative party in Canada will have learned a valuable lesson, namely, that they only need to close up their ranks and present an unbroken front, to be able to sweep the country whenever an opportunity is given for the people of Canada again to express themselves at the polls.

### THE GRAND TRUNK.

Tax explanation given by the Grand Trunk of its attitude in regard to the Yukon trade is very unsatisfactory. It is idle for the management of that company to say that they do not propose to influence the intending miner where to buy his outfit. They have been doing so steadily by carefully suppressing in all their appeals for business any reference to Victoria and Vancouver. On the other hand they have been advertising Seattle everywhere. This is done under the guise of making public the Western connections of the road. The policy of the Grand Trunk under its present management is anti-Canadian and that is the same as anti-British. The Canadian Pacific has been fighting the battle of Canada in this matter and it has the sympathy of the whole Western country in the struggle in which it is now engaged.

### MEN NOT ENOUGH.

Our United States exchanges are jubilant over the fact that a return to the President shows the number of able-bodied men in the country to be over ten millions, and this they seem to think is the measure of its fighting force. Numbers are a very poor guide to the military strength of the country. Undoubtedly if there should come from Washington a call to arms an enormous host would rally in response; but it would be a mere rabble and it would be a long time before it could be made into an army. We use the word rabble in no disparaging sense, but only to emphasize the non-existence of any means of arming the host or of mobilizing it. Without these any number of available men, so far from being an element of strength, may prove a source of weakness by misleading a nation into supposing itself more powerful than it is in point of fact. We are not at all disposed to throw any doubt upon the military powers of our neighbors. To do so would be entirely uncalled for; but in endeavoring to keep readers correctly informed as to current events it is necessary to mention a few things which show the real weakness of that country, existing under the similitude of vast strength. In so doing we have the sanction of so eminent an authority as Lieut.-General Miles, commanding the United States army, who two years ago drew the attention of the United States senate to the fact that although men in abundance were ready enough to take up arms, there were no means of arming them, of outfitting them, of provisioning them or of mobilizing them. In the strongest language he warned the senate against allowing itself to be misled by an array of numbers. We fear that this advice has not produced the impression which its character and the standing of the person giving it should have caused it to receive.

It is also evident that a large land force would be of very little service in the event of a war with Spain. The conquest of Cuba would not call for a great army. If a hundred thousand men could be landed on the island they would doubtless be able, with the assistance of the insurgents now under arms there, to handle any force that Spain could send. It is quite within the power of the United States to organize and, after a time, properly equip a force of this strength, and it might be possible to land it on Cuba; but that would not be a very easy piece of work, for the reason that the enemy's ships could harass transport vessels even on so short a cruise. We think, however, that it would be quite within the measure of the ability of the war department at Washington to land in Cuba a sufficient force to conquer the island. We do not see for what other purpose the United States would require any large number of troops. The invasion of Spain would be out of the question; and we may feel very sure that Spain would not attempt anything so absurd as the invasion of the United States. We are unable, therefore, to understand what particular advantage it is to the United States to have over ten million able-bodied men to draw upon in a war in which not more than one hundredth part of that number could be used to any advantage.

### LAST NIGHT'S MEETING.

The attendance at the meeting called last night to urge the immediate construction of a railway from Telegraph Creek to the coast was not nearly

as large as the pressing importance of the question demanded. Perhaps the smallness of the gathering, not more than one hundred and fifty people being present, was due chiefly to the fact that everyone supposed the result of the meeting to be a foregone conclusion and that resolutions would be adopted urging the federal and provincial governments to unite in securing the construction of the road referred to. A resolution of that character was adopted and undoubtedly expressed the opinion of all present, although there were three votes against it; but the meeting came very nearly being a fiasco, by terminating in the passage of a resolution condemning the Mackenzie-Mann contract, and treating the line to the Coast as quite a subordinate matter. This shows that there is danger in the apathy with which so many citizens regard public meetings on important questions, and we hope that when the people of Victoria are hereafter invited to be present to discuss matters of vital interest, they will turn out in sufficient numbers to prevent the possibility of resolutions being passed by surprise. Last night's meeting was called for no other purpose than to advance the project for the building of a railway from Telegraph Creek to the coast. The people of Victoria so understood the matter and we venture to say there would have been a great deal of surprise this morning if Colonist readers had learned that a majority of the small gathering present last night had undertaken to pledge their fellow citizens to the support of the government in rejecting the Mackenzie-Mann contract and the construction of the Stikine-Teelin railway as a government work. Such a resolution would have carried very little weight with it, for there is not the least reason to suppose that anything which a few score of the people of Victoria might say would influence the Dominion government to alter its settled policy in a matter of this kind.

We do not wish to be understood as being opposed to the government construction of the railway referred to. On the contrary we should have been glad to have supported such a line of policy. But the urgency of the matter overrides all other considerations, and so that the road is built at the earliest possible day, we are not disposed to raise very much question over the land subsidy, which may or may not be of exceptional value.

As to the through line to the coast, we feel unable to add anything to what has already been said in favor of this extremely important project. We need a road from a British Columbia sea port just as soon as it can possibly be constructed. Our information is that such a line can be built so as to be available for next year's trade, and that in the meantime it would be possible to get a good sleigh road through to connect with the Stikine-Teelin road next winter.

It is hardly likely that, however the final count may determine the result of yesterday's voting, Ontario will go very long without a new election. Neither party appears likely to have a working majority. If the Liberals have escaped by the skin of their teeth they will have to open one or two constituencies in order to fill up the vacancies in the government ranks, in which case the ministers offering for re-election will certainly be opposed, and as the loss of a single seat would mean a government defeat, the wisest policy would be to dissolve the house at once. On the other hand, if the government resigns and the Lieutenant-Governor calls on the Conservative leader to form a new administration, the latter will undoubtedly ask for a dissolution in preference to taking chances at by-elections, where the loss of a seat will mean the defeat of his government. So that in any event we may look for a new election in Ontario this summer.

The New-Advertiser threatens that the local opposition may refuse to grant supply if the government does not deal with the question of redistribution at once. We do not believe such tactics can be successfully worked, and we very greatly doubt the ability of the opposition to make good this threat, which we do not believe has the sympathy of the majority of that party. Neither do we believe that the people of the province regard the question of redistribution of such importance as to be willing to give it precedence over all the other work of the session. This cry for redistribution on the part of the News-Advertiser is the hollowest sort of pretence. It is simply an excuse for factions opposition. The government will not, we feel sure, be swayed from the line of action, which it has resolved upon, by any such tactics and if the opposition desire to waste the time of the house in prolonged debates over the estimates, the responsibility will rest upon the shoulders of that party. A course like as this is all that is necessary to put the opposition in such a position as to forfeit any slight shred of popularity and public respect that it may have been able until now to retain.

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## BLOWN UP BY

An Officer of the That Must Be the of the Court

Lack of Evidence of Given as the This Conclu

Washington in Meant Rumors—Official Is Weeks Dis

WASHINGTON, Feb. 28.—The office hours a telegram navy department from at Key West, in the "Court of inquiry will be at Key West to-day. The session at Havana to obdivers after further wreck." The important telegram is that the court Havana. It sets at rest the court was not to ret for the reason that it had cause of the sinking which was not accide it had consequently no fu in Havana. One importa be drawn from the messag report of inquiry can be expected for several weeks the court will be occupied at some days at least taking of the survivors there. T return to Havana it is said time must elapse before get through the mud whic passes the lower part of the examine the bottom. Af the court must deliberate cure an agreement upon t

The prevalent belief at parliament is that up to this court has not once use par notes and endeavor agreement.

KEY WEST, Feb. 28.—The of inquiry re-convened at afternoon. Lieut. Holman died at Havana, was again of Marines Catlin gave quickly, and was followed Larkin, gunner Hill and Holmees. The two latter w at the time of the explo tell little of value.

At 3:10 the court adjourn tomorrow at 10 o'clock. Ju Marix said: "The stenograp they can transcribe in rec there is no use of our work day." In reply to a questi would be done with a witn longer of service to the said no conclusion had b on that point but one would Captain Sampson seemed a the day's work, but said n be given out. After the co cleared for the day, Capta had a short interview wit miral Seward and then ret rows. Captain Chadwick a ant Commander Potter we board the New York.

Few know more than was morning. An officer of the ever, who had been exami court during the day, take with the correspondent of the Press. "I can tell you, "what line of questi adopted, but the court I believe, that the blown up by design, thou think it will be able to ascen how. The court's finding v on negative rather than dence. By this I mean th timony heard so far has, b itrated the theories of tho the explosion was of intern

"This negative evidence and so general that I see of the court deciding that was internal. The only then left for the court back on evidence which the intentional blowing Maine. This, I think w unless the court formulat its own or declares that it d how the disaster occurred, I conjecture I think improb

On the value of the opinic in question it must. I mind that he was before a about 15 minutes only, an all time expressed hima that the Maine's fate was n accident.

Members of the court, w stance of the interview w their attention declined t thing to say. All the hig military officials here whi cal questions invariably re state of polite ignorance.

NEWS OF THE CA Rothschilds Not Backing Ha Death of A. M. Burgess—Man Freed.

OTTAWA, Feb. 26.—A c High Commissioner in Lo nior Laurier, reads as fo Rothschild authorizes me Hamilton Smith is not th is in no sense authorized proposition on their beha adian government."

Alexander Mackinnon E missioner of Dominion lan this morning, having been since the stroke of apople ported. He was 46 years o born in Strathspire, Scotla for long engaged on Globe and afterwards at Ottawa Times. In 18 appointed private secretary Mills, minister of the inter on he became deputy m which office he was rem present government.

The office of Hon. P. O' reserve commissioner at been united with that o superintendent, Mr. Vowc Lyman Dart, in gaol a for the murder of Osher syrian peddler, and sen hanged on March 3, has Dark, who is 17 years of age in the woods when his accidentally and the ball s