

papers. In common with other subscribers, I find pleasure and profit in reading the *Times*, because its articles are evidently well considered and free from political or sectional bias.

It was with some disappointment, therefore, that I read your recent short comments upon the present agitation in this city and some other portions of the Province in favour of governmental measures needful to make this the winter port of the Dominion. Although the articles referred to are not really hostile, they appear to me unfair, and must have been written without due consideration of the strong points of the Nova Scotian case as presented to the public meeting held here recently, by the various speakers whose speeches were fully reported in our daily papers.

You know me to be a Canadian, a warm supporter of Confederation, for which I voted in Ontario in 1867, believing that it would result favourably for all concerned; but a ten years' sojourn in Halifax has given me a more correct view of the matter, and although as warmly in favour of the principle as before, I am compelled to believe that up to the present time the benefits arising from the consolidation of the Provinces have been enjoyed principally by Quebec and Ontario.

For a proper understanding of the case it is necessary to go back to pre-Confederation times.

Apart from the general or theoretical reasons then urged in favour of the scheme of Confederation, one of the most taking arguments presented to the Maritime electors by the representatives of the two great parties of old Canada was the advantages that would accrue to Nova Scotia from the building of the Intercolonial railway, through its making this city "The wharf of the Dominion." Now, what has been the actual result to the Maritime Provinces? The I. C. R. has enlarged the market for the produce and manufactures of the larger provinces very materially, but to what extent are the western markets available to Nova Scotians? You may argue that we also can manufacture for the Dominion; but we do not do so, hence the advantage is on your side. Why do we not manufacture more extensively? Because we cannot command even our own home markets; we are dominated (in a commercial sense) by the larger, more populous and richer provinces which, having a large home market, with manufacturing long established, are in a position to hamper and obstruct our endeavours in that direction. We have a few manufacturing of a special nature that are fairly successful, but generally speaking this province does not offer a fair field for manufactures as compared with Ontario and Quebec. You can afford to sell in this market without profit, if such be necessary, to prevent the establishment of competitors here. Ask any of your large manufacturers whether, as business men, they would advise a friend to invest money in any of the ordinary leading lines of manufacture in Nova Scotia with the view of doing a Dominion trade: assuredly their advice would be "Go West."

The Intercolonial Railway enables you to distribute your wares over these provinces having your home market assured. You have the benefit of our market, but we have not the benefit of yours in anything like the same degree. We cannot send our coal to you over the railway unless the freight charge be placed far below the cost of carrying it, and what else have we to send compared with the great bulk of flour and manufactured goods you ship to us over the road? Are we therefore unreasonable in urging that you, through our common Government, should fulfil the promises made before confederation? This, doubtless, the Executive would readily do if assured that public sentiment in Ontario and Quebec would not oppose it. The railway is incomplete without an elevator and other facilities needful for the shipment of grain and other

produce at this its eastern terminus. Amongst the facilities needed is a line of steamships for carrying freight in addition to the mails and passengers. We in Halifax do not ask the government to establish such a line but we may reasonably ask it to apply the present (and if necessary a larger) subsidy to the encouragement of a line of steamships that will make this their terminal port, and to such a line only.

Were an elevator built by the government, the rates of freight over the I. C. R. placed at such figures as would enable shippers to send grain by this route, and the necessary means taken to obtain shipments, would the government be doing any more than the proprietors of a great railway have done and are doing? or would they thereby be doing an injustice to the Dominion? Above all, would they not by such measures be carrying out the programme implied in pre-confederation promises, to make Halifax the "wharf of the Dominion."

In this way we would receive some return for the advantages your millers and manufacturers obtain from the I. C. R. A few trial cargoes as proposed will effect little, and probably would prove a failure because the conditions necessary to success do not yet exist. Nor is it reasonable to urge that our business men should go into the grain trade or build elevators, the returns from which would depend upon the policy or management of a railway over which they would have no possible control. Besides, Halifax is a small community, in population not much more than a third of Toronto, perhaps a fourth of Montreal; there are but few merchants here who could afford to touch grain in addition to the business they are now doing, they know nothing about it comparatively, it is a trade foreign to Nova Scotia. Furthermore the National Policy is surely incongruous, without a national port in winter as well as summer; such being as it is, possible. "A Canadian port for the Canadians" is comprehended in "Canada for the Canadians."

My letter is already too long, and I fear has very imperfectly represented the subject. I wish your readers in Ontario and Quebec could have heard the arguments set forth by the various able speakers at the public meeting above referred to. Hoping, however, that my endeavours may have effected some good,

I am, sir,  
yours &c., X.

Halifax, Dec. 22nd 1880.

#### INSURANCE NOTES.

**HOPE TOLD A FLATTERING TALE.**—A young lady of considerable attractions chanced to be seated at a dinner party next to a gentleman who had long been one of her train of admirers. The conversation turned upon the uncertainty of human life. "I mean to insure mine," said the young lady archly, "in the Hope." "In the hope of what?" said her admirer. "A single life is hardly worth insuring. I propose we should insure our lives together, and if you have no objection, I should prefer the Alliance."

In the matter of fire appliances the Amherstburg Council were scarcely wise in time, for we learn from the *Echo* that at a fire in that good old town recently, the hose burst, and some \$3,000 to \$4,000 worth of property burned up, two thirds of which might have been saved with proper appliances. But Councillor Middleditch has introduced a by-law to provide a steam fire engine for the town.

The Joliette Mutual Insurance Association is apparently in the agonizing throes of approaching dissolution. The trouble arises out of a special assessment of some \$12,000, levied upon the members, to meet some pressing liabilities of the Company. A meeting was held last week, at which the affairs of the Company were somewhat stormily discussed, it is understood, and

the proposition was made that the association be wound up. The St. Johns *News* denies that the Eastern Townships Mutual Fire Insurance Co. is seeking to amalgamate with the Mutual of Joliette. The latter "having discontinued business, arrangements were made six months ago whereby the policy holders in the Joliette Company can continue their insurance in the Eastern Townships Co., although the latter assumes none of the liabilities of the former."

Perhaps more time and debate were given at the New York Convention to the subject of unwise legislation, than to all other subjects combined. This was well enough, no doubt; and what was said thereon is well worth everybody's reading. But little or nothing was done or said touching the methods of procedure whereby it is expected to counteract all this hostile legislation. Just here, we take it, is where the educational part of the programme comes in. Unless the people *en masse*, can be made to understand how truly and closely their own personal interests are interlinked with those of honest insurance companies, little will be accomplished towards preventing the people's representatives in the legislatures from enacting, or at least attempting to enact, obnoxious and reactionary insurance laws. We notice that the constitution of the "United" insurance brethren states the object of the organization to be "to promote and conserve the interests of fire insurance." This would have read better and also (unless we mistake the real purpose in view) more truly, had the wording been "to promote and conserve the mutual interests of fire insurance and those dependent thereon."—*Bulletin*.

**FIRES IN FOREIGN CITIES.**—The following table showing the fires which have occurred in great cities during the last ten years, viz., 1870 to 1879, is extracted from the *Vienna Assecuranz*:

Year	London	Vienna	Berlin	Hamburg	Brussels	Venice
1870	4659	365	777	341	118	68
1871	4401	368	780	273	127	61
1872	3663	396	729	351	95	57
1873	2983	316	866	343	95	52
1874	4151	294	932	394	114	64
1875	3611	394	1047	597	158	51
1876	4537	408	1107	520	155	42
1877	4021	397	1073	484	191	52
1878	4190	381	1204	519	218	56
1879	4512	384	1472	738	197	76
Aver'g.	4171	363	997	465	147	58

The sums insured, and the amounts paid for losses, are not afforded, and the figures above given are exclusive of all false alarms, and the said figures are collected from statistical data, from the different localities enumerated.

**A WARNING TO TESTATORS.**—It is an old and true saying that the best friend with whom a lawyer can possibly be blessed is the man who makes his own will. Another illustration of the truth of this saying has been added to the many thousand preceding ones, by a case which came recently before the Irish Master of the Rolls. It is as follows:

A gentleman who was about to settle his daughter in the world, entered into a contract that if a certain policy for insurance for £500 on her intended husband's life were brought into settlement he would, among other things, pay the premiums on the policy up to a certain time. He subsequently made his will and divided his property among his children, who happened in the present case to amount to the very respectable number of eight. The will contained what the testator intended to be what is called the usual hotchpot clause, providing that no child on whose behalf he had settled or covenanted to pay any sum of money should receive any share under the will without accounting for the amount. The question which arose