

### Our Own Uitlanders.

"I say nothing of the political question, as to whether the labor of our own people should be protected, but surely any man of any nationality who enters our country according to our own regulations, should be treated with justice. I would ask for more. I would ask for kindness for strangers."

*Rev. James Barclay.*

It is indeed pleasing to note that in considering the grievances of Uitlanders in the Transvaal, the attention of our own people has been drawn, although somewhat late in the day, to the bad treatment frequently extended by Canadians to the Chinese living in our midst. Fully two years ago, THE CHRONICLE endeavoured to feel the pulse of public opinion in this matter, and, in the name of the great Confucius, the famous Chinese philosopher who taught political morality long before Montreal was discovered, we protested against the frequent persecution of these people.

A lurking sympathy with and liking for John Chinaman is not rare, and is easily understood among those who know what a good, clean, faithful performer of work the much-abused Mongolian is. Even admitting that Bret Harte's description of Ah Sin has created a partly justifiable distrust of the Asiatic, whose childlike and bland smile sometimes conceals a wealth of cunning, there can be no good reason for the indefensibly harsh treatment too frequently accorded to the chattering, cheerful laundrymen from the province of Yunnan, mysterious and distant Bodyul, or the new treaty ports of Soochow and Hangchow. However strong may be our desire that, in the interest of what the City Recorder calls public morality, the Mongolian liking for and indulgence in the innocent game of fan-tan may not be imbibed by the dualistic race of white people living in amity under one flag in the City of Montreal, nothing will warrant us in persecuting and ill-treating these yellow-skinned cleaners of clothes for sinful white people. Therefore, we cannot conceal the pleasure we derive from seeing the press and pulpit espousing the cause of our own Uitlanders.

**The Protection of a Fire Policy.** The lesson is taught at intervals, and taught impressively, that people do not fully realize all the benefits derivable from insurance against fire, do not properly value it as a regenerative factor. It is now estimated that the gross loss by the recent conflagration at Hull will be from ten to twelve millions of dollars, and of this amount some four millions will be borne by the fire insurance companies. The value and beneficence of insurance is well known. Yet how many there are who fail to avail themselves of the protection so easily procurable. For a comparatively small premium, one can insure a large amount of property; but it is only when some such disastrous conflagration as that at Ottawa and Hull occurs that we learn of the almost culpable improvidence of people. We have no hesitation in saying that many of the sufferers now being relieved by the contributions of the

charitable, spent annually, in the amusements of life, an amount far in excess of the cost of insurance upon all their household goods. It is to be hoped that the people as well as the insurance companies will not fail to read aright all the valuable lessons taught by the Ottawa-Hull conflagration.

As we said a fortnight ago, fire insurance does not create capital—several million dollars' worth of property burned up is so much value gone from the world's assets; but fire insurance does what, to the individual, is the same thing as creating capital, for it makes good his loss. It is a kind distributor of a fund contributed by the many for the preservation of the few, every contributor well knowing that he may be one of the few, and that if he is, his protection is assured. Thus fire insurance goes on from year to year, standing in the place of banker to that portion of the community who in the stress of fire loss would, but for its open purse, drift into hopeless bankruptcy, dragging scores after them.

The world without insurance to-day would be a world of commercial chaos, and it is to be hoped that many thoughtless people who are now uninsured may, when contemplating the distress and suffering caused by a calamitous fire, be induced to seek the security afforded by a fire insurance policy.

### Gold Shipments from America to Europe.

In a previous article, we drew attention to the peculiar circumstances under which gold is being shipped from the United States to Europe, and quoted Bradstreets as citing the opinion of bankers that the new currency Act had something to do with this by releasing gold and replacing it by National Bank notes.

We would now call attention to the probable effect which the Paris Exhibition will have upon the shipment of gold from this continent. From all over the continent, there will be innumerable tourists going to the Exposition, each of whom will take drafts for greater or less amounts to defray his expenses. It has been estimated that from the United States alone, the enormous sum of \$40,000,000 will be withdrawn to pay for Parisian pleasures, and the bulk of this will have to be shipped in gold. Already the shipments to Paris in the past two weeks, have reached about \$5,500,000, a movement stimulated by the action of the Bank of France in allowing interest upon the gold while in transit. A peculiar feature of the situation is the general indifference with which these shipments are regarded in New York. Usually, the shipment of much gold has a depressing effect, particularly upon speculation, but in the present instance, stocks, while dull, are still firmly held. This condition of affairs is explained by the probability of the return of the gold in the fall, and the facilities afforded the national banks to extend their circulation at present. And it is also known that the supply of gold in the United States is unusually large, and can be reduced considerably without undue pres-