

Beer Insurance.

The recent cases of poisoning in England from drinking beer, into which an arsenical compound had found its way, has moved the Ocean Accident Corporation to offer to insure brewers against any judgment for damages as a result of drinking their beverage, in the sum of £200 for each and every death proved to be due to the presence of arsenic in beer bought at any hotel, inn or public house.

The malediction of the alleged miscreant "who tries to rob a poor man of his beer" seems obsolete now brewers have to be insured against the risk they run by their beer being poisonous. There has, however, been an official inspection ordered of brewing materials, so the above class of insurance will not be called for. If malt liquors were made exclusively from malt and hops, as they should be, there would be no risk of poison, whatever our prohibitionist, friends may say.

The Toronto Insurance Institute. The representatives of insurance companies in Toronto are developing the Insurance Institute along lines which promise to yield valuable results to the members and to the interests of the business in which they are engaged. The Institute is assuming more the aspect of an Insurance College, than a mere Club for social purposes, with an occasional lecture or paper thrown in to avoid the appearance of frivolity. The Institute is making its educational features the most prominent, which are to be tempered by an occasional social gathering, shall we be excused saying, with an occasional "inspection" of what Ariel, so mysteriously, refers to in his last letter? The Institute has an Electricity Class, and a Life Insurance Class at work, under expert instructors. The members of the former class will learn much in regard to electrical installations, which, if well digested, ought to be of much practical use to them as officers of a fire insurance company. The members are visiting manufacturing establishments where they have been courteously received, and the processes at work explained. This also is an excellent idea. It will open the eyes of the members to the conditions existing in factories and mills which are not always known to underwriters. The Toronto Institute is evidently bent on more than justifying its existence by its practical utility and services to the members.

English View of Canadian Mint. In commenting upon the proposal to establish a United States Mint at Seattle, the Canadian "Gazette" quotes figures given by the directors of the American Mint giving the output of gold and silver in the mineral regions which are naturally tributary to such an establishment. The figures are in fine ounces, viz. Canadian gold mines 1,577,482 ounces, silver mines 3,169,413 ounces; American gold mines 366,413 ounces, silver 530,504 ounces. Their respective values are, gold, \$40,167,300; silver, \$4,706,160. The Seat-

tle Mint could not well be worked on the scanty supply of the American products, therefore, it is suggested by the Canadian "Gazette" that the whole product of these Western mines, Canadian and American, be sent to the Canadian Mint. That sounds plausible, but it is overlooked that, the products of gold and silver in 1899 in western mines exceeded the total quantity of specie held in Canada, including what the government holds, what is in the banks and what is in the pockets of the people. If the proposed Canadian Mint coined 2 per cent. of the metallic products of the western mines yearly, it would provide more coin than is needed in the country. The obvious alternative is the business-like course of sending our metals where they would be required if the United States established a Mint at Seattle.

Patronise Home Enterprise.

Complaints are being made in regard to the Canadian Pacific Railway, and the Grand Trunk also, for giving out contracts for electric wiring to American firms. If the Canadian firms who are in this business were in any way inferior to their United States competitors in regard to their work on installations, or were unable to execute contracts as cheaply as their rivals across the line, the companies would be fully justified in giving business to the foreigners. But, we have the assurance of electrical experts that Canadians are, in these respects, not one whit behind Americans. The favouring of United States firms to the injury and disparagement of those in Canada arises, we understand, from influences altogether disconnected with either efficiency or economy. The Canadian Pacific Railway owes its existence to the liberal concessions granted it by the Government, that is, by the people of Canada. It is a very poor return for such assistance to deprive Canadian enterprise of the business arising from the necessary equipment of the railway. In regard to the case of the Grand Trunk giving out an electrical contract to an American Company, the "Electrical News" most justly says: "This case is termed more flagrant than that of the Canadian Pacific, because, when the City of Montreal ceded the land on McGill street for the new office building, it was distinctly understood that local contractors were to be given the work. Certainly the City of Montreal had no intention of figuring as philanthropists for the benefit of wealthy American firms." The point raised by our contemporary is well taken. This City treated the railway with great liberality, and it was clearly understood that the work on the new offices should be done by local firms. We doubt whether it pays a great public company, like those railways, to alienate the sympathy of its supporters, and to ignore express or implied understandings.