

Federation there can be no question that Australia's position in the eyes of the people of England will be vastly improved. I talked nothing but 'Australia' the whole time I was away. I seized every opportunity to speak of Australia's wealth and progress, its climate and natural resources, and the advantages it offered to the people of the Old Country. The people of England don't seem to recognise what a magnificent heritage they have in the Australian Colonies."

"Were they willing to listen to you when you talked about Australia?"

"Indeed they were. I found many people anxious to know about our lands and the laws relating to them, also as to the terms on which blocks of land could be obtained, and what were the prospects of being able to make a comfortable living on the land. In these inquiries one thing struck me as noteworthy; the people never seemed to realise the size of the Continent of Australia, and were apparently quite oblivious to the fact that it embraces every kind of climate from tropical heat to eternal snows."

It is, however, in describing his return journey that Mr. Gelling has something interesting to say about the Dominion of Canada. His impressions of Vancouver will make its people more proud than ever of their progressive and busy city, and his opinion of the Canadian Pacific Railway and the "huge mistake" in connection therewith will be interesting to its present shareholders and to politicians of the past. But let us note what this observant Australian thinks of our country:—

"I visited several of the Canadian cities," he said, "including Quebec, Montreal, Ottawa, Winnipeg and Vancouver. I was much impressed with the fact that the whole country appears to be dominated by the Canadian Pacific Railway Company, which owns, besides the great Trunk railway, many of the telegraph lines, the largest hotels, and great areas of land. I was told by a member of the Dominion House of Commons that the 'C. P. R.,' as it is familiarly called, obtained from the Government in money, land and railway concessions the equivalent of 20 millions sterling as a grant towards the construction of the trans-continental railway, and, in return for this magnificent generosity, the Dominion Government has practically no voice in the management of the Company's affairs. There is certainly an arrangement by which the Government may lower the freight rates if the Company's dividends exceed 10 per cent."

"Were you able to ascertain whether the Company, having so much power, was tyrannical or otherwise in the use of it?"

"Well, I am bound to say that, seeing what a huge monopoly the C. P. R. is, the Company has acquired an excellent reputation throughout the country. Notwithstanding this, I think that, looking at the matter from an Australian standpoint, the Dominion Government has made a huge mistake in allowing these vast interests to pass out of State control, and the result will be that the Dominion will have an extremely difficult problem to solve in the future."

"How do the Canadian cities compare with Sydney and Melbourne?"

"Well, Vancouver impressed me as being the most prosperous-looking city in Canada. But I felt there was nothing throughout the Dominion that would tempt me to leave Australia. There is no city in Canada to compare with Sydney or Melbourne, either in point of size or architectural adornment."

"Is Canada doing anything to encourage immigration?"

"Yes, they are doing a great deal in that direction, and very large numbers of Finns and Scandinavians are emigrating there. And they are right. What Australia wants most is population of the right class to develop her immense resources."

Returning to the subject of insurance, by way of concluding the interview, Mr. Gelling said: "I was pleased to find that our methods of conducting life assurance business in these colonies compare very favourably with those adopted by the best offices in England, and in this connection, therefore, I was not able to learn very much. In fact, many of the offices there indulge themselves in 'Estimates' and 'Comparative Statements'—both practices that are discountenanced by the Mutual Life Association of Australasia."

GASOLINE LAMP FIRE.—Underwriters will be interested in the following quotation from an adjuster's letter in reference to the burning of the store of Dalkowitz Bros., 503-505 West Commerce street, San Antonio, Texas. The fire occurred on the 11th of January, 1900, and resulted in the almost total destruction of the store and contents:

"Concerning origin will say that, being a very dark morning, one of the clerks was instructed to light gasoline (suspended) lamp in rear of store, near office. While in the act of doing so it exploded. The gases immediately permeated the entire store and conveyed flames to remaining lamps, five in number, which also immediately exploded, enveloping the entire building in flame. It was purely accidental, as testimony of customers in store at time showed."

The lamp in question was one that is found on all lists of approved lamps.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

TORONTO LETTER.

The Chief of the Toronto Fire Brigade has to Meet a Charge.—Is our Insurance Institute Bearing Fruit?—A New Business Alliance.—The Fire Insurance Outlook in Toronto for 1900.

Dear Editor.—Our recently elected Chief of Fire Brigade, in connection with whose appointment under Mayor Shaw's regime so much time was taken up by the City Council of last year, is now finding out that the sweets of office have some alloy. A charge has been formally made, and laid before the new Council to the effect that Mr. Thompson did, whilst deputy chief, contrary to city by-laws and the interests of the citizens, take an active part in the Municipal Elections of 1899, when Mr. John Shaw secured the Mayoralty for that year. The merits of the case are for the Council to judge. It does seem peculiar, however, that this charge was not pressed earlier, and during last year, when the candidature of Mr. Thompson for the position of Chief was before the Council. Whether the fact, that after due critical consideration, as we must suppose was made at the time, as to the eligibility of the applicant, Mr. Thompson was duly elected in 1899 as successor to Chief Graham, might condone any acts of Mr. Thompson, while sub-chief, is a matter worth consideration. Assuming the present charge to be well-founded, some excess of zeal, amounting even to an indiscretion, might be pardoned