

IMMIGRATION AND EMIGRATION.

It will have been seen that the announced intention of the Dominion Government is in the future to augment its endeavors to divert more of the tide of emigration into the direction of Canada, although the policy of our neighbors to the South is to be as careful as possible in encouraging the advent of strangers. In this way, while pursuing a liberal policy, the Dominion authorities ought to take a leaf out of the book of our neighbors. Moreover, it should see to it that greater encouragement be given to all those means which are calculated to induce the people we already have to stay at home instead of going abroad in search of fresh pastures and more promising fields. It is not, as a rule, the people the country would be well rid of that are accustomed to go away, but it is the more eligible classes, and these it should be the policy not alone of the Government to retain, but of those who have means, to encourage in their efforts to earn a living, by embarking their resources in natural or other industries that are not only most promising but are in the respective provinces under specially favorable conditions. There are lots of labor and there are lots of money seeking employment. We want the display of more enterprise so as to bring them together and turn them to the best material advantage.

THAT NEW RAILWAY TOWN.

Duncan's Bay and the town of Duluth are being persistently boomed in the interests of certain land speculators. It is not for us to say that they contemplate a Bogusburg enterprise, but it is open to question whether, even if they had associated with them an individual of the peculiar eloquence of Proctor Knott, they could, in all honesty, look forward to a future that could in any way be over encouraging. One advantage possessed by Duluth that has been loudly spoken of is its splendid harbor. But what is its capacity? It is true that it would be completely out of the question to expect the bay to be frequented by vessels of the draught and dimensions of the unfortunate Warspite whose experiences have shown the existence of hidden dangers that have not been laid down on the charts. How many of these exist it is impossible to say, for the hydrographers' surveys thereabouts have been demonstrated to be altogether defective and deceiving. Then again, even supposing that the chances of casualty are the fewest and most remote, it is fair to ask wherein, except in the interests of land grabbers who are anxious to realize with the least possible delay, arises the necessity of forcing sales of lots in a town that is only in *nubibus* and cannot really amount to anything until the railway is in operation?

Meantime, of what utility until the bridge is built would it be—even were the Canadian Western Railway running—to ship goods between Victoria and Duluth by rail involving ferryage between the Island and the Mainland when they might just as well go by steamboat between this city and the Mainland direct, U saving at least one transshipment and by that

much decreasing the cost of transportation. It goes without saying, too, that passengers would prefer this route to the one which would in contrast be extremely circumlocutory. It is all very well for people to be enterprising, but thus far the case of Duluth, in some respects, resembles a sort of dog eat dog undertaking. Nothing is being created, the idea being "what care we for posterity?" and "the devil take the hindmost."

But for this ruling principle, Victoria would have been much more advanced than she now is, and the same remark applies with more or less force to other parts of the province, where the idea has been that of the Northern farmer "property sticks," and "property grows;" but they have ignored the fact that to ensure proper growth there is some enterprise to be displayed by property owners themselves, instead of their waiting Micawber-like for something to turn up outside of themselves. As has been repeatedly said in these columns, Victoria has grown quite as much because it could not help growing on account of its natural advantages as by anything that some of its landed proprietors have personally contributed towards the advancement of its interests. Some of these are now attempting to boom things, but it is on the strength of what other people have done and contemplate doing.

KEEPING INSURED.

No one who pays attention to the reports of life insurance companies or to the official Government returns on the subject can fail to be impressed with the great number of people who insure their lives, but who allow their policies to lapse by neglect or inability to keep up their premiums. The subject is one of more interest than some people think, inasmuch as, though an individual may one year pass an admirable examination, the next year, for some reason or another, he cannot pass muster. Life insurance is equally important with, if not more so than, insurance against fire; but it is far more difficult to obtain. Given the goods to be covered by a policy and a reasonably substantial building in which they are stored, and the obtaining of a policy is easy. It is not so with a life risk. However good a man may be, or however useful he may be to his family or to the country, it frequently happens that the tenement in which his life risk is contained is a very frail and unsatisfactory one, and will most assuredly deteriorate by degrees—good as it may have been at the beginning.

It is not enough that a man's life be assured in the first instance, it is of even higher importance that it be kept assured. Moreover, fearing that they may not be able to keep up their premiums, there are many people who, in the first instance, decline to take out a policy. A large source of the profits of every insurance company is the sums that from time to time accumulate in connection with policies that are not kept up, and the constant presence of the figures belonging to this branch of the account are continually raising the question in the minds of the insuring public whether in this particular the companies have it not too much

their own way? It is true that some institutions, after a policy has been in existence for a certain length of time, give it a surrender value which may be had, upon certain conditions, in cash or in the shape of a paid up policy for what may be called a minimum amount. But the impression is gaining ground that, in view of the manner in which every insurance company safeguards itself against possible loss or contingency, it should at least do more for its clients, thereby materially augmenting confidence in life insurance as a principle and in the good faith and fair dealing of the life underwriters.

There are those who in their objections to life insurance say that the companies prefer to have risks that fall out by the way. They are unquestionably a source of profit, but it should not be forgotten that, outside of this, every institution in its calculations has arranged them upon a fair estimate of the average duration of human life. It would seem that the feeling is growing in strength that policy holders have a right to expect something even more than this from the companies in the shape of a guarantee of the permanency of their insurance investment and it will be interesting to notice which companies will be the most liberal in this regard.

EDITORIAL NOTES.

By extensive and heavy floods in the island of Cuba, the sugar crops at Matanzas have been very much damaged. In all 300,000 bags of sugar are said to have been washed away. The Spreckels interest and others have been forced to admit that the tendency of sugar has been down rather than up, the effect being specially felt in the Sandwich Islands. The refiners too, have had to loosen their grip to a material extent. From this however, they may begin to take up heart of hope and strive to advance quotations.

WHAT about the glorious and immortal Samuel Wilmot? will be the question raised in many minds when they see the announcement that, at the next session of the Dominion Parliament, the members will be asked to sanction the creation of the office of Commissioner and Inspector of Fisheries for Canada. It is announced that the duties of the Commissioner will be to supervise everything in connection with the fisheries. Moreover, it is reported that Professor Prince, of St. Mungo College, Glasgow, Scotland, has been offered and has accepted the appointment, and will arrive in Canada shortly with a view to entering upon his duties. Is Mr. Wilmot out of favor with his chief, or has it been deemed expedient in view of his augmenting years and not to be unexpected impracticability to superannuate him? In this relation it may be fitting to refer to the international fishery commission in which Canada and the United States are the principals. Close seasons and implements of fish destruction will be among the subjects of inquiry. Will Mr. Samuel Wilmot be the Canadian representative, or Professor Prince take the place which the present Fishery Commissioner has so long occupied at all seasons and on all occasions?