

## Prominent Topics.

Montreal has lost a most estimable, popular and useful citizen in Mr. H. Markland Molson. He has for many years occupied an important position in our financial and social world and his characteristic modesty and kindly disposition made him popular with a host of friends. Mr. Markland Molson was a director of the Molsons Bank, of the Montreal City & District Savings Bank, of the National Trust Company of the Richelieu & Ontario Navigation Company, the Canada Paper Company, the Canadian Transfer Company, the Standard Chemical Company, the Blaugas Company and the Canadian Rubber Company. He was vice-president of the Montreal Cotton Company, and associated also with life insurance in a directorial capacity. Mr. Molson enjoyed a high reputation as a banker and was one of the guiding spirits in the Molsons Bank. He was the president of the Montreal Society for the Prevention of Cruelty to Animals, and widely interested in philanthropic work.

### Mr. Thornton Davidson and Mr. Allison.

The greatest sympathy is felt with the relatives and friends of Mr. Thornton Davidson and Mr. Allison in the distress and anxiety they have been suffering over the fate of these two gentlemen and now in their sad loss. Mrs. Davidson has suffered a double bereavement, both her husband and father, Mr. C. M. Hays, being among those who lost their lives. Mr. Thornton Davidson is the second son that Judge Davidson has lost by drowning, Mr. Shirley Davidson having been drowned at Varennes, a few years ago. Mr. Thornton Davidson was for some years Montreal manager for the New York house of Messrs. Charles Head & Company, but since 1908 had been head of his own firm under the style of Thornton Davidson & Company.

Mr. Hudson J. Allison, though only thirty years of age, was a member of the firm of Johnson, McConnell & Allison, financial agents, and gave every promise of achieving a brilliant career. He was married five years ago to a Boston lady who chose to stay with him when disaster came rather than go to safety in the boats. Mr. and Mrs. Allison were noted for their generous support of many philanthropic movements. In Mr. Allison's death the Montreal financial distinct has lost one of its most promising figures.

The Irish Home Rule Bill has passed its first reading in the British House of Commons by a vote of 360 to 266, a majority of 94. All the sections of the Liberal party supported the Bill, apparently for the sake of supporting the government. That the House of Lords will pass the measure is not probable and an appeal

to the country on the issue would almost certainly lead to the defeat of the Government, especially if the threatened ructions in Ulster materialise.

### Examination for Civic Appointments.

Alderman Blumenthal declares that there is too much favoritism about civic appointments and proposes a board of examiners to test the fitness of candidates. That the question of capacity gets little attention in making civic appointments, we have no doubt, but we have not a particle of confidence in a system of competitive examination or any kind of formal examination as a test of fitness.

### Street Cleaning.

The streets of Montreal have been in wretched condition since the snow went. The corporation has been making some effort to clean the roads, by washing the mud down into the sewers. This seems a risky kind of thing to do. It may cost a good deal more to get the mud out of the sewers, than it would cost to cart it away from the surface. The matter of street-cleaning is really one of the greatest importance to Montreal, not only to public health, but to the comfort of citizens and the good name of the city. There is plenty of money available to do the work properly and well and it is the merest rubbish to pretend that there is not. The trouble is that street-cleaning is a such elementary and obvious necessity, that it is everybody's business and the authorities seem to labour under the false impression that there is no glory to be got out of it. Quite the contrary is the fact; there is nothing that the average elector would appreciate more than a radical reform in this connection.

### Insurance Loss in Titanic Disaster.

The losses to marine underwriters by the loss of the Titanic are staggering in their size, and the only consolatory fact is that they are extremely well distributed. The Titanic was covered by marine insurance to the extent of about \$5,000,000, which was effected through Johnson & Higgins. They state that the insurance was placed with American and foreign companies and underwriters; in fact, the marine insurance market of the world was practically exhausted in securing the amount required. About \$1,050,000 was covered with underwriters at Lloyds, London. They say "as there are 626 underwriting members of Lloyds, the individual interests there are pretty well divided." In addition to the amount on the vessel, Lloyds are, of course, heavily hit by insurances on the cargo, and on passengers' effects—jewellery, etc.—which promise to add very largely to the loss.

But both accident and life men are also heavily interested in the disaster. A preliminary estimate places the loss of accident office on this side and in England, as a result of the disaster, at \$2,000,000, the double liability clause having piled up the amount. It is said that not one of the first-class passengers known to have been lost was on the "big list" of life policyholders, but where so many lives have been sacrificed, the aggregate of moderate amounts of insurance must be very large.