

can get what he wants cheaper in England than in Canada. Moreover, freights are cheaper from London to Boston or Philadelphia than they are from Toronto. The question then as to where the Canadian crop is to be disposed of is an open one. Last year's clip is still in the warehouses. More and more is becoming recognized the fact that, in sheep-raising the wool must be relegated to a backward position. As has already occurred in Australia, mutton will be regarded as the leading factor of the business from a profit point of view. This is what has really led to the present state of over-production in the wool market—the increasing exportation of mutton, owing to the development of cold storage—as was explained in a recent issue.

ANOTHER FIRE INSURANCE COMPANY RETIRES.

The most public-spirited of men can hardly be expected to risk his capital longer in the fire insurance business when he finds year after year the fire loss reducing the company's surplus, wiping out the company's dividends, and impairing the value of his individual shares. Whether Britisher or American he is not so unselfish as to continue lending his credit as well as losing his money in a sink of fire-waste. Therefore we cannot wonder at the resolve of the American Fire Insurance Co., of New York, to retire from the fire insurance field. On June 29th, or thereabout, says a Hartford despatch, the Hartford Fire Insurance Company reinsured the entire business in the United States and Canada of the American Fire Insurance Company of New York. The American was organized in 1857, but reinsured its risks to the Phoenix and Brooklyn in 1895 and reorganized.

CANADA AT THE PAN-AMERICAN.

We Canadians are pretty good friends with the Buffalo people, just as we are with the Detroit people and the Chicago people, the Portland people and the Boston people—with any American community, in fact, near enough to visit us, trade with us, understand us. But to the people of the South and Southwest, and especially to the politicians at Washington, we are an insignificant alien people, a mere geographical expression. They think of us as frozen up most of the year and as a lot of cussed Britishers anyhow, trodden under the heel of monarchy, and therefore anathema. When they come to visit us in August they bring their fur garments; and when they go hunting in our forests and lakes they object to paying the fees that our own hunters have to pay for forest ranging. But still we like the individual American as a rule. If he could only learn that there are other countries on this planet than the great United States, he would be a very decent fellow.

Probably upon the invitation of the Pan-American Exposition managers, a favorite volunteer regiment, the 48th Highlanders of Toronto, was selected to represent Canada at the opening of the Canadian building in that great cluster of wonderful structures. This opening took place on 1st July, 1901, the natal day of our Confederation in 1867. The Minister of Militia, Hon. Dr. Borden, Mr. B. M. Britton, several members of the Ontario Legislature and a goodly throng of Canadians took part in the ceremonies. Of course the "Kilties" were welcomed by the staring crowd of Americans; wild and unreal as they thought "these Canadians" in costume, they could not deny that the regimental band made real music. Perhaps they were satisfied by this exhibit, as the Nebraska and Iowa people were satisfied by the Canadian art rooms at the Chicago World's Fair, that "Canaday is quite civilized, ain't she." Anyhow the Buffalo citizens treated our people very well.

Canada's building at the Pan-American is a neat structure, not to be called imposing in size or shape, but of tasteful design, and its tower surmounted by a British flag, of which there are none too many to be seen in the grounds except on "Canada Day." Its interior is planned for comfort rather than for show, having a big central room, with sitting rooms, a writing room, etc., opening off it. There are various displays of grains and grasses around the walls, and a feature is the very handsome exhibit of animals, etc., made by the Intercolonial Railway, doubtless to advertise the hunting charms of our maritime provinces. It should be explained where the Canadian Build-

ing is situated. Coming down from the stadium, past the Agricultural Building, it is on the left and among a cluster of dairy and other buildings. Canada makes good displays in other departments of the great show. In the Agricultural Building she has an excellent showing of field produce, fruits, flowers, etc., that surprises the visitor from afar. And in the Mining Building her exhibit is very fine, from various districts of our wide territory. The mining exhibit from the province of Ontario is under the charge of Mr. Speller, a graduate of Toronto University. Canada's display in this direction surpasses anything in the building. There is an admirable display from Manitoba of all that pertains to her agriculture, and the display of flowers and fruits from Ontario makes one proud of that garden province.

THE LATE ANDREW ALLAN.

The death of Mr. Andrew Allan, of Montreal, perhaps best known as the head of the Allan Steamship Company, leaves a wide gap in the list of Canadian merchant princes. He was born in Scotland in 1822 and came to Canada at the age of 17, joining his brother, the late Sir Hugh Allan, and the late William Edmonstone in business in Montreal as importers and general merchants. This firm established a line of fast sailing packets between Canada and the United Kingdom, which line was in 1853 augmented by the addition of several steamships, which grew into the large fleet of the well-known Allan Line. At the time of his death, the late Mr. Allan was president, not only of the steamship line of that name, but of the Merchants Bank of Canada, and of the Montreal Telegraph Company. He was formerly president of the Montreal Harbor Commission.

The late Mr. Allan was known to the commercial community of Canada as "a level-headed man" of good principles and a kindly disposition. His responsibilities were heavy, but he never shrank from them. He was a good Canadian, and held for many years the proud position of one of the very first men of the mercantile circle of Canada's chief city. The resolution of the board of the Merchants' Bank well summarizes his character, and his place in the community. We append it:

"The Board have heard with deep regret of the death of their esteemed president, Mr. Andrew Allan. He was one of the original founders of the bank, and its president for the last nineteen years. He was remarkable for the conscientious discharge of all his duties and for his quiet, unassuming manner, and sound judgment. His kindly disposition also made itself felt with everyone with whom he came in contact. He was a man with many interests and responsibilities in the community, and he carried an irreproachable name through a long life. In placing on record their deep sense of the great loss which the bank has sustained, as well as the community at large, the directors would also express their sympathy and condolence with the family and relatives of the deceased, to whom the chief consolation can only be the honored name which the deceased has left behind."

THE ELECTRICAL CONVENTION.

Ottawa is becoming a city of conventions. Following immediately upon the meeting of the General Assembly of the Presbyterian Church in Canada, the eleventh convention of the Canadian Electrical Association was held in the capital city of the Dominion on the 19th, 20th and 21st of June. This is the second of the annual reunions of the association to be held in the Capital, and a more appropriate place for the deliberations of a body of electrical workers and students could hardly have been selected, for Ottawa was one of the pioneer cities to adopt the electric current, developed from the cheap and convenient water power of the Ottawa river for the purposes of lighting, heating and power transmission.

The headquarters of the convention were at the Russell House, where a commodious room was provided for the meetings. The convention was welcomed to the city by Mayor Morris, in a neat address, and each of the members presented with an appropriate badge surmounted by a miniature of the arms of the city in gold. Business was proceeded with on the mornings of Wednesday, Thursday and Friday from 10 a.m. to noon, and the afternoons of Wednesday and Thursday from 2 to 4.