The Chronicle Insurance & Minance.

R. WILSON SMITH. Proprietor.

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JOHN T. P. KNIGHT, Editor.

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Just and Reasonable. In accordance with our promise of last week, we now publish the decision of Chief Justice Meredith in the case of Eckardt vs. Lancashire Insurance Company. The judgment in question clearly concedes to companies the right to vary the statutory conditions of a policy, if said variations be printed in accordance with requirements of section 169, and are also "just and reasonable."

Increased care or improved facilities for Railway doing the work required of them must Accidents surely be the only explanation for the very marked reduction in the number of accidents to employees on the railways of the United Kingdom. A return of the casualties during shunting operations during the ten years ending 1897 was issued as a Parliamentary paper on the 10th inst. It is stated therein that, in 1888, the proportion of men killed was one in 185 brakemen and goods guards, and one in 224 shunters. Last year the proportion was one in 264, and one in 203 respectively. Familiarity with the dangers of railroading has evidently not bred contempt for same among brakemen and shunters; and, when one reflects upon the vast network of railways in the British Isles, the improvement referred to is quite remarkable.

The Anglo-French Difficulty.

It is devoutly to be hoped that, 'mid all the murmurings of war, those steering the ship of state in

Great Britain and France will be animated only by that spirit of toleration which does not magnify every variety of opinion expressed by the newspapers into a challenge or an insult. War may be the surest and speediest way of settling the present difficulty, and the knowledge of our preparedness may lead many to regard the incident at Fashoda as sufficient provocation for drawing the sword. But the truest patriot and statesman in such a crisis as the present is he who, knowing that his country's prosperity depends much more on its virtues than its arms, resolves that his enleavours shall be to promote peace.

Colonial Secretary Chamberlain may be reported

correctly as having said: "War with France is inevitable before long. For my part I believe the sooner it comes the better for this country;" Mr. Cecil Rhodes may have said, even so lately as Tuesday last, at Capetown, that four years ago he warned the French Ambassador on the authority of Lord Roseberry that Great Britain would fight rather than permit the French to cut the connection he (Rhodes) and others dreamed of and purposed making between Capetown and Cairo ; distracted French politicians, living only for the present, may regard the somewhat dramatic meeting between General Kitchener and Mayor Marchand as giving to excitable Paris a chance to discuss French claims in Africa and to forget internal troubles and cabinet dissensions; but above the confusion of tongues in London and the newspaper declarations that "the opinion of the nation is everwhelmingly in favour of war, unless British contentions are conceded," and that sort of thing; above all the babel of sound arising from fickle, inconstant, unstable Paris, will be heard the sound common sense talk of London merchants, and the landed gentry of England, and the wise utterances of that France which has its home outside of Paris.

The loud and vehement patriots who seek to make of the Fashoda affair a cause of war will be silenced by the sober second thought of the true patriots of both nations.

The old province of Quebec has a peculiar interest in the preservation of peace between two nations united, after centuries of fighting, by mutual interests in art, industry and science. It seems to be beyond the bounds of belief, with our knowledge of the terms of amity upon which two separate and distinct races live under one flag in the Dominion of Canada, that their brethren in the lands to which they look with feelings of affection can find in the Fashoda incident a pretext for plunging Great Britain and France into a war horrible to contemplate. Thus it is that, despite the spirited utterances of the Britsh Colonial Secretary, and the laudable ambition of Cecil Rhodes, we prefer to believe in the continuance of peace, and a rivalry only in the pursuits of trade and a progressive civilization.