

business is almost dead, because fellows everywhere round here tell me they don't know who to trust." And we learn from several Ontario sources that it is hard to write new risks, because many people both in town and country are grown suspicious of all life companies. This is most unfortunate. It means serious deprivation of income to many hard-working agents, and it means a loss to companies which have made agency arrangements for the year conditioned upon a normal inflow of business.

Now that an orderly and not a hysterical investigation is being made; now that numerous counsel have been engaged to look after the interests of policyholders of different provinces, people may possess their souls in patience and in the belief that the worst will be laid bare. Should universally known practices in life assurance, such as rebating, and less known improprieties, such as speculative dealings in stocks and bonds, be forbidden to life companies in Canada, the long and expensive investigation now entered upon will not have been in vain. The result can hardly fail to be an amendment of the Insurance Act, and provision for having its decrees for the management of policyholders' funds carried out.

COUNTRY HOTEL ACCOMMODATION.

Different associations of commercial travellers have at various times drawn attention to the defects in accommodation which country hotels often show. And their efforts have done a good deal towards having reasonable comforts provided in hotels where previously the beast had more attention than the man. Indeed it is not too much to say that the efficiency of the hotels in Ontario to-day, and the obligations under which the hotel-keeper is put to provide proper accommodation for the travelling public, are largely due to the representations and efforts of commercial travellers. We now learn, from a circular issued by the Travellers' Club, of London, that much of the educative work done in this direction is likely to be of no avail. There will, it seems, be many places in Ontario where it is necessary for travellers to go in the prosecution of their business where no accommodation for them will be provided. This because, where a local option by-law has been carried in some village or other municipality, license to sell strong drink is taken away from the hotel-keeper, he ceases to keep hotel, being unable to make it pay without the revenue he gets from selling spirituous or malt liquors.

It is stated that, by reason of local option by-laws, 159 hotels will, by the 1st of May, either be closed or conducted without any compulsory attention to the interests of the travelling public, many of them in localities which have no other accommodation for travellers. This will mean a very serious loss and inconvenience, not only to commercial travellers; but to drovers, grain buyers, peddlers, insurance agents, inspectors of loan companies and other business men, besides uncommercial travellers, persons travelling through the country for pleasure or on their own affairs. These are classes of the community of whom the well-meaning temperance people never thought when carrying on a crusade against the "accursed rum-seller." But if the usual hostelry of a place be closed because its license is taken away, is there no obligation upon any one to provide something to take its place? From experience, we know that what are called temperance houses in the country are comfortless places, as a rule. But it is possible to make a temperance

house habitable to the tired traveller, and well-conducted temperance houses there should be if the people of a locality do not approve the other kind.

Complaint is made that in those municipalities which have carried a local option by-law, accommodation for board, lodging, sanitary conveniences, etc., has been taken away from travellers, with no apparent responsibility upon either the Government or municipality to supply it. Now the Travellers' Club points out as follows:—

Under the License Act there is Government regulation and supervision not only of the sale of liquors, but of the accommodation necessary for the travelling public, both as to meals, rooms, sanitation, security for property, board and lodging for horses, etc. The Travellers' Associations have asked the Government to make an amendment to the local option clauses of the License Act so as to oblige any municipality which chooses to do away with licenses under the Act to provide for the accommodation which the public are being deprived of as a natural consequence of the taking away of hotel licenses. There is no doubt as to the power of the Government to do this. The License Act grants privileges to a hotel-keeper under certain specified conditions and obligations which he must assume in order to get a license, and which are for the comfort and convenience of the travellers. The same Act gives a municipality the privilege, by voting, of passing a by-law which withdraws that municipality from the provisions of the License Act and imposes no conditions or restrictions upon exercising the option.

There is, as we have said, reason in the claim that if a traveller's accustomed comforts are cut off by reason of a local option measure, means should be taken to restore them, in part at least. And the request made of the Government above is entirely rational. We feel that there are many honest advocates of a local option by-law to prevent the sale of intoxicating drink who will see the fairness of some such provision, and will be willing to pay for it. For the intemperate temperance men, however, some of them, we have very little sympathy. Their humanitarianism is of the one-sided and bitter kind. Not a copper cent will they pay (unless obliged to), to provide reasonable lodging for a man who prefers a glass of beer at his dinner to corn-cob coffee or boiled Japan tea. Such a man, they conceive in their unchristian narrowness, must be destined for a warm hereafter. On Saturday, the 10th instant, the Club passed the following resolution:—

In order to practically demonstrate that public houses are a necessity for the travelling public in the smaller towns and villages of Ontario this club will assume the entire expense of a representative of any temperance association in Canada who will accompany one of our travelling men on his regular weekly business trip; or if all the different temperance associations desire to participate, this club will assume one-half the entire expense of one representative from not more than six different temperance associations to go through six districts with six of our active travelling men.

WESTERN DEVELOPMENT.

The movement into the Canadian North-West is gaining fresh impetus each year, and Sunny Alberta appears to be strictly in the running for a large share of the influx. One day a week or two ago—on March 9th, as a matter of fact,—a remarkable scene was wit-