

maintenance of a single navy with the concomitant unity of training and unity of command."

The next paragraph, however, recognizes that other considerations than those of naval strategy have to be taken into account, and the most hearty recognition is given to local difficulties and prejudices. At the same time it is clearly pointed out what are the essential conditions to really useful colonial navies. The report says: "In the opinion of the Admiralty, a Dominion Government desirous of creating a navy should aim at forming a distinct fleet unit; and the smallest unit is one which, while manageable in time of peace, is capable of being used in its component parts in time of war."

The fleet unit to be aimed at should, therefore, in the opinion of the Admiralty, consist at least of the following:—

1 Armored cruiser (new "Indomitable" class, which is of the "Dreadnought" type); 3 Unarmored cruisers ("Bristol" class); 6 Destroyers; 3 Submarines; with the necessary auxiliaries, such as depot and store ships.

Such a fleet unit would be capable of action not only in the defence of coasts, but also of the trade routes, and would be sufficiently powerful to deal with small hostile squadrons should such ever attempt to act in its waters.

The estimated first cost of building and arming such a complete fleet unit would be approximately £3,700,000, and the cost of maintenance, including upkeep of vessels, pay, and interest and sinking funds, at British rates, approximately £600,000 per annum.

**Law Union and Rock.** An important British insurance amalgamation is that of the Law Union & Crown Insurance Company and the Rock Life Office, brought about by the acquiring of the latter by the former well-known company. The name of the company has been changed to The Law Union & Rock Insurance Co., Limited, of London.

The amalgamation has greatly strengthened the financial position of the company, increasing its funds to \$45,000,000, its income to \$5,000,000, its paid-up capital to \$825,000 and its general reserve to \$2,500,000. Out of its \$45,000,000 assets no less than \$5,000,000 are invested in Canada, where the company transacts an important fire business under the management of Mr. J. E. E. Dickson, of Montreal. The Canadian accident department of the company is under the direction of Mr. Alex. S. Matthew, manager, and Mr. W. D. Aiken, sub-manager.

**Attempted Assassination of Lord and Lady Minto.**

There is no use in ignoring or in pretending to misunderstand the significance of the attack on the Viceroy of India and Lady Minto; following so many other attacks successful and unsuccessful

upon other British officials. India is a land of fanatics and cranks and isolated attempts to murder British officials there are no more remarkable than similar outrages perpetrated in Europe. But the number of these crimes lately is only to be explained by assuming the existence of a widespread conspiracy against British rule, the only thing which keeps the different native races from trying to exterminate each other. With such ominous symptoms it will be a high crime if the home government allows itself to be caught unprepared.

**Insurance Rates on the St. Lawrence.** There have been reports from New York and Boston recently to the effect that Montreal has not been holding its gains in the matter of wheat shipments during recent weeks, and that increased insurance rates on the St. Lawrence route are largely to blame. The exaggerated allegations made are thus met in a statement issued to the local press by Messrs. Dale & Co. of Montreal.

"The statements and the conclusions are erroneous.

"The rates mentioned are incorrect and are considerably higher than those actually current. The diversion of grain to American ports is not unusual at this time of the year, and is due almost entirely to the fact that there is not sufficient tonnage to meet the requirements of the grain trade.

"The St. Lawrence rates show a considerable decrease since the present improvements in navigation were commenced, and it is certain that if those improvements are continued, the marine insurance rates will show a corresponding reduction."

**The Merry Suffragette.** Much sympathy is being expressed for Mr. Winston Churchill who had his hat broken and his face lashed by an angry suffragette armed with a whip. An esteemed contemporary remarks that if a man had done this thing he would probably have been knocked into the gutter and the popular verdict would have been "Served him right." True and he would probably also have been fined for a common assault. The lady will probably get from six to twelve months hard labour in consideration of her sex.

**Mining Disaster in Illinois.** The worst mining disaster in many years was the explosion which occurred at Cherry, Illinois, by which nearly 400 miners have lost their lives. The immediate cause of the accident was the characteristic carelessness of a miner who threw a torch into a bundle of hay. With equally characteristic unreasonableness another miner places the responsibility for the disaster upon the directors of the company which own the mine.