

## UNIFORM PROVINCIAL LAWS.

There is no question that so much demands the energy of Canadian people as the movement to secure a uniformity of provincial laws. The legal profession at the last meeting of the Canadian Bar Association pronounced such a movement feasible and much to be desired. It now remains for business men and others to co-operate with them in bringing about this reform.

Differences in laws exist, we believe, largely if not solely because of the different conditions among the people whose conduct they are intended to regulate. With the possible exception of the Province of Quebec, the inhabitants of all the other provinces have much the same habits of life, and are engaged in much the same occupations. Why then should the law regulating domestic relations and the rights of property be different in Ontario, Nova Scotia, New Brunswick and British Columbia? That there should be different provisions in regard to the treatment of insolvents in the different provinces, is equally incomprehensible. If the powers of legislation given to the Dominion Parliament are surrendered by that body, then some agreement ought to be made between the different provinces to prevent hopeless diversity of laws. Even in matters which come originally within the jurisdiction of the provinces, some proviso should be made for the uniformity of the laws.

This subject is a big one, and like all other great reforms such a harmonizing cannot be accomplished without a great deal of work on the part of those who are interested in it. The advantages that will result when once the laws have been made uniform, will well repay the energy expended in the movement. In Canada we have grown accustomed to the inconvenience of our different provincial laws, and do not properly estimate the loss and trouble which they entail. Within recent years Old Country merchants have been taught to trade with Canadians and not with Nova Scotians, Quebeckers or Manitobans as the case may be; it is not possible to overestimate the dissatisfaction which they experience when they find that in dealing with merchants of Halifax, St. John, Montreal, Toronto, Winnipeg or Victoria, they are dealing with people whose trade relations are regulated under nearly as many different laws as there are cities in this list.

## FOREIGN MARKETS.

Those who insist on belittling the prospect of Canada's trade with the Pacific will do well to take heed of what has been done already in the way of selling our goods to Australia and the effort now being made to cultivate trade with New Zealand. The September letter of our Sydney correspondent, part appearing last week and the remainder held over, is calculated to give further proof to any doubter of the possibilities of trade. The last steamer leaving Vancouver for Australia could not take all the freight offered her.

Among the goods which promise to create an increased trade between British Columbia and New South Wales in the near future are wooden manufactures. These are not specified in detail, but it is natural that many goods made of our woods must find market in Australia, and we discover that a British Columbia house has a man on the spot who will find out what these are. Then who would have thought of sending onions and potatoes to Sydney? And yet thousands of cases go thence from California, and presently they will go from British Columbia.

To those who attempt an export trade with these dis-

tant countries, however, the remark may be necessary that they must be careful about rates of freight. Repeatedly have we heard of consignments of goods having failed to capture the market they were designed for because of excessive freight charges. Not only this, but such charges exasperate the recipient of the goods because they spoil his profit, and he is likely therefore to return to his New York correspondents, who *do* take some pains to get goods shipped at low freight charges.

To New Zealand we already send reapers and mowers as well as ploughs and fanning mills, and the names of Canadian makers of these articles are nearly as well known in Wellington or Auckland as they are in Spain or South America. But there is a great list of other goods imported by New Zealand which we might sell to her. Such, for example, as canned salmon, hardware, bicycles and tricycles, clothing, grey cottons, and other manufactures of cotton, boots and shoes, tools and machinery. Whether this list shall be extended depends on the enterprise of our exporters.

## ASSESSMENT LIFE RATES.

As five of the largest assessment life associations doing business in Ontario have recently abandoned and condemned their former rates—thrown up the sponge, as it were—and adopted a very much higher scale, we present their new figures herewith, side by side.

If these associations were throwing away thousands upon thousands of dollars during all their previous existence, it is evident that they must hereafter collect not only enough to pay the ordinary future cost, but in addition thereto, enough to fill the big hole created in the past. In other words, the death-claims have hitherto been light because most of them were of an accidental nature, none being from old age, and very few from consumption, cancer, or general debility, or other diseases which do not come on, as a rule, within five or ten years after a favorable medical report. Hence there is a great accumulation of death-liability inside the ranks of the members who have been on the roll more than five years. This will soon make the future cost of death losses more than twice as great as it was in the first five years, or as it would be in an entirely new society, starting now. Therefore, those who now join those old societies, such as the A.O.U.W., the I.O. Foresters, the Mutual Reserve Fund, the Covenant Mutual, and the Royal Arcanum, have not only to pay the present increased rates, but have to face the certainty of another jerk upward in the near future. And not only so, but it is perfectly certain that more jerks upward must come, later on, when it will be too late for any but the youngest and best of the members to get into a reliable society. Then the original society will be composed almost exclusively of old, and sickly, and rapidly-dying people. Who is so blind or so infatuated with cheap-jack business that he cannot see right through this assessment nonsense, when it is presented in this manner? It is condemned by its own experience.

But most of the assessment-paying people are too busy to stop and think even for a half hour, as to where they are going; and so they thoughtlessly go on, month after month, paying their assessments because they are light. In doing this they forget that they are helping to maintain a huge deception upon the insuring public—one that must end as the "Massachusetts Benefit" fraud ended, and as the "Canadian Mutual Aid" ended, and as the "P.P.I. of St. Thomas" ended, and as the malodorous "Iron Hall" fraud ended. And while we are on the subject we might as well add: as the Mutual Reserve Fund