

years of bitter party strife, have become grafted on our political fabric. Their every presumption was against the new order of things. Individual interests were nervous and ready to take fright at even shadows. Under such circumstances, it was not unnatural, therefore, that they should anticipate the worst from the new-comers. They were told that they were to be ignored politically, that they were to be governed by "party hacks," or "political hangers-on" from Canada and that their property was to be subject to the caprice of a general Government, thousands of miles away, which did not understand their interests, and whose character is a mere compound of trickery and selfishness. The presence of the surveyor suggested the probability of an invasion of vested rights, and the threatened in-rush of office-holders no less naturally indicated the speedy presence of those supporters of official dignity, — the noble army of tax collectors. Advantage has been taken of all this by the advocates of annexation, whose trade interests have become involved with the Western States as well as by some religious zealots and untamable Frenchmen.

Mr. McDougall has probably by this time received his commission, and, perhaps, issued his proclamation. By all accounts, disaffection has spread among the "organizers," and there is a strong disposition on the part of the settlers to discuss the matter at issue in a reasonable manner, with the object of settling on the course most likely to benefit the settlement. Until Mr. McDougall has official authority, as the representative of the Queen, he cannot take on himself the responsibility of setting the British party in hostile array against the French half-breeds. It is not likely that he would do so if he could, until pacific means had been exhausted. The action of our Government in sending up to Red River persons who have weight with the disaffected settlers, must tend greatly to smooth Mr. McDougall's course.

Unpatriotic action on the part of a portion of the Canadian press, in reference to many public questions, has before now produced ill consequences to ourselves. We cannot forget that the abrogation of the Reciprocity Treaty may, to a certain extent, be traced to the inconsiderate statements of some of our own journals, whose discussion of tariffs and whose criticisms on those administering our finances, were accepted as gospel by the Cabinet at Washington, and relied upon as proof positive of the unfairness of the Treaty to Americans. Nor can we forget that the Manchester school, in England, drove their ideas home with a mallet whose handle was of Canadian manufacture, by giving extracts from Canadian papers, which seemed to show

that our tariff was framed in antagonism to English trade interests.

We do not take upon ourselves the duties of a censor, but we think it expedient for our public writers to blend a little patriotism with their partizanship, and miss a point or two rather than be caustic or forcible at the expense of our common country. This Red River matter is the latest exemplification of the ill consequences which may follow an unwise use of language. Let us hope it will be the last of which we shall have to complain. Confederation has brought increased responsibilities upon our statesmen, and it is time that our political press recognized the additional responsibilities that have become theirs also.

MUTUAL FIRE INSURANCE COMPANIES.

The Bill to consolidate the Acts relative to Mutual Companies has been referred to a committee of the Ontario Legislature, and from the remarks of the Attorney-General it would seem that it is likely to be thrown over till next session. The slight discussion which the second reading provoked showed that the object of the consolidation was misunderstood. A few members professed to see in the Bill an attempt to take advantage of the Legislature, while others seemed not a little incensed at their own inability to understand some of its provisions. The introducer of the Bill felt unqualified, we suppose, to explain the measure, and shirked the duty, thereby giving occasion for the suspicion that something was wrong.

So far as we can learn, the companies themselves are not dreadfully anxious that the measure should pass. Though it was adopted by their representatives in convention, there are some companies not at all disturbed by the idea of its defeat. Its active promoters are rather enthusiastic insurance men, whose professional sense of order has been troubled by the chaos which legislative enactments and amendments have evoked. A consolidation of the many Acts on the subject would be manifestly full of advantage. If novel features have been introduced into the Bill, features to which former legislative enactments are strangers, that can be easily discovered by the Committee by calling experts. If there are no novel features, or none such as are material, there can be no valid reason for delaying the measure.

CONNECTICUT MUTUAL INSURANCE COMPANY.

This is one of the leading American life companies. In the immense expansion of life insurance in the United States—indicated by the fact that the united policies of all the

companies cover a risk of over one and a half billion dollars—the Connecticut Mutual has largely shared. There were on the company's books, at the end of 1868, policies to an amount exceeding \$173,000,000, a considerably larger sum than that held by any other company except one. This must be taken as incontestable proof of great popularity. Its expenses last year were 13.41 per cent., while the average of all the companies doing business in the State of New York was 17.31. The ratio of commissions paid to premiums received was also below the average, proving that the Connecticut is not one of those companies that are determined to get business at any price, and that the income is not squandered in expenses. By prompt payment of losses, and by honorable and liberal dealing, it is laying the foundation of a good business here, which must expand as our people learn to appreciate the benefits of sound life insurance.

TRADE WITH THE LOWER PROVINCES.—There is reason to fear that the merchants of Toronto and Hamilton are not fully alive to their own interests, in respect to our direct trade with the Lower Provinces. At the time the steamer *Her Majesty* was lost, we pointed out the necessity of replacing her by one or more good vessels, adapted to that trade, and dwelt upon the great advantage resulting to western merchants from the maintenance of a through line, from Lake Ontario to Halifax. The Montreal merchants, with a keen eye to their own interests, tried to induce the owner of *Her Majesty* to put her on the route between that city and Halifax, but did not succeed; now that she is lost they are about to embrace the apparent opportunity of getting the trade into their own hands. The *Herald* some time ago announced the prospective formation of a company, consisting of some of the leading merchants of Montreal, with a nominal capital of half a million dollars, and probably \$200,000 paid up, the object being the establishment of a weekly line of steamers to the lower ports. It will be to the perpetual discredit of western dealers in breadstuffs, especially, if they allow this trade to slip through their fingers; that they will seriously suffer in pocket by any supineness in the matter, is beyond question. A scheme should be brought forward either to assist Mr. Chisholm to replace his vessel, or otherwise a company should be formed and energetic measures at once taken to preserve the advantages that have already been secured. If the people of Montreal establish a line so much the better, but the competition which *Her Majesty* supplied, in the carriage of produce to the lower ports, is an element in the trade of Ontario which must be retained, and that can only be done by a prompt, vigorous and united effort on the part of those more directly interested.

MANUFACTURE OF SALT.—A correspondent writing from an eastern city, asks information as to the best mode of manufacturing salt, or in