

## PROVINCIAL AUTONOMY.

We do not yield even to the *Toronto Globe* in our advocacy of what may fairly be considered Provincial rights; but, on the other hand, we maintain that it is essential to the satisfactory working of the federative system that the Dominion Government should not shrink from the responsibility of controlling the action of Provincial Legislatures in regard to measures affecting the interests of the people generally. It seems to us that whatever differences of opinion may exist as to the extent of the legitimate powers of the Provincial Legislatures, there can be none in regard to acts the tendency of which is to nullify an agreement between the Dominion Government and a company incorporated for the construction of a railroad on Canadian territory, and largely subsidized out of Dominion funds. If the Dominion Government cannot with propriety interfere in such a case, then the federative system is simply "a mockery, a delusion and a snare." The *Globe* in a late number attempted to establish an analogy between the disallowance of a Manitoba Act authorizing the construction of a railroad for the purpose of diverting traffic from the Canadian Pacific railroad to a competitive line in the United States, and the disallowance by the Imperial Government of the Dominion Act permitting marriage with a deceased wife's sister. We pointed out that there was no analogy whatever between the cases, and the *Globe* has made a rejoinder maintaining the correctness of his position.

The *Globe* entirely ignores the fact that several years ago an Act was passed by one at least of the Australasian colonies substantially similar to that of the late Dominion Act. As that Act was not disallowed it would have been simply impossible for the Imperial Government to have disallowed the Canadian Act. It does not appear that the Act referred to had the effect of compelling a change in the English Law, and moreover it is well known that the advisers of the Crown in England are favorable to the principle of the Canadian Act, although the influence of the Bishops in the House of Lords and of those Peers who share their opinions has hitherto prevented the passage of bills which have received the assent of the Commons. We maintain that there is not the slightest analogy between the Act sanctioning marriage with a deceased wife's sister or the Tariff Act imposing duties on goods imported into Canada, and the Manitoba Act, which had for its object an interference with a bargain entered

into between the Dominion Government, with the sanction of Parliament, and a chartered company, for the construction of a railroad in which all the Provinces embraced in the Confederation are interested.

## SALVAGE. (3.)

It may be that uncertainty as to the probable progress of a fire in adjoining buildings may prevent the adoption of such measures as afterwards assert their advisability, or that during a fire as in a battle,

"Midst the shrieks of the wounded,  
The groans of the dying,"

men may lose their senses, but surely, so soon as a fire is over there should be neither delay nor hesitation in preventing further damage; yet as ghouls and monsters in human form rob the dead on a battle field, or barbarians murder such of their former foes as survive the slaughter of the battle, so do some insurance agents and some insured persons increase the amount of loss by their unwise and criminal actions, instead of, like the surgeons and ambulance corps of civilization, preventing further damages as quickly as possible.

Whether ignorance or dishonesty be the cause, the effect is alike disastrous, so that it too often becomes necessary to impress upon insurance agents the fact that it is not to the honor of their agency that losses should be for the full amounts of their policies; it is not necessary to the adjustment of a loss that the assured should be prevented from carrying on his lawful business. If the loss exceeds the insurance, no insurance company wishes the loss to the assured to be increased by one cent; if the insurance exceeds the loss, then no person should try to increase the amount of the loss merely because of the insurance. The whole country suffers from the nervousness or ignorance or the dishonesty of the few who either have not the sense to know that increase of loss benefits no one, or have not the courage or the honesty to prevent such increase.

We could readily quote a very discouraging number of instances where people yet in business, and yet seeking insurance, have permitted or caused unnecessary increase of damage by allowing goods to remain water-soaked to mildew or rust or rot, or to remain shut up in buildings until smoke had made them useless, their only excuse being, "Oh, we will not get all our insurance if we do as you say."

These people have not the sense to think that reputable companies avoid disreputable people, and if by any means

they find on their books policies issued to people who act so dishonestly they quietly mark them "to be cancelled," or, at any rate, "not to be renewed." Such persons count on the immediate advantage to be gained because the appraisers may not be able to distinguish between the damages—the immediate result of the fire and those caused by neglect; they count on the efforts of the appraiser they appoint in obtaining for them the payment for their fraud as well as that for their misfortune, and they may occasionally succeed, but such things are not forgotten, nor are they without influence in future transactions. Hitherto the insurance companies have contented themselves with declining or cancelling the risks, but it is not impossible that a few prosecutions for attempts to defraud may serve as warnings to those who respect no law so long as they can evade its penalties.

But there are many people amongst insurance agents as well as insured who really do not know what to do in the event of a fire. They find themselves with, say, machinery or hardware which has been wet or damp, and if so left will be materially injured, but if at once dried, oiled, dipped for a moment in benzine, or otherwise sensibly dealt with, would escape with comparatively small loss; if they were not insured they would know what to do and would do it at once, but being insured they are uncertain as to their rights and duties. To such persons it is only necessary for them to know that their first duty is to notify the insurance company of the loss and the facts, then to go to work to preserve the property from further damage, keeping a strict account of what they do, being assured that if they act honestly and sensibly their actions will be adopted and approved by the Insurance companies.

It may be that some incompetent adjuster will find fault or take advantage of the best-intentioned and best-directed efforts of the agent and the insured, but both may rest assured that if the progress of the damage has been stopped by prompt and sensible action, the Insurance company will censure the adjuster and approve the action of the assured.

## THE NEW BRUNSWICK CRISIS.

A political crisis has taken place in New Brunswick where a general election has been recently held. After the election of Speaker a direct vote of want of confidence in the administration was proposed and carried by a small majority