

for the purposes of competition with other companies. An important recommendation, made by Mr. Brock, was to the effect that it would be better to give agents a fair first commission, and also a commission for renewals, instead of paying them the whole commission when they write the insurance, as is the case at present. Five thousand dollar policies were then taken up. A policy for \$10,000, produced before the commission, was, according to Mr. Brock, the same as all special \$5,000 or more policies.

The arrangement for a special rate on this class of policies had been made to meet American competition. The Travelers Company, of Hartford, had special rates for such policies, which were not printed in its rate book. These special rates given by the Hartford Company were only given in some special districts. The Great-West had given the special rates in Halifax, St. John, Montreal, and Toronto, because it was in those centres that the company came into direct competition with the Travelers.

Answers given by Mr. Brock to questions put by Mr. Tilley, who is conducting the enquiry, as to the agreement by which the business of the Dominion Safety Fund Life Association was taken over by the Great West, and the manner in which its policy-holders were treated in taking out new policies under the Great West, occupied the morning session. Mr. Tilley asked questions to show that the Dominion Association took out policies with the Great West, without policy-holders knowing that premiums would not be reduced by money from the Safety Fund as had been stipulated in the Dominion Association contracts, and that nothing had been said in the circulars sent out to the policy-holders to show them that there would not be premium reduction under the Great West policies. Mr. Brock admitted that a clause in the circular sent out by the Dominion Association at the time of the transfer, stating that the rights of policy-holders would be maintained inviolate, contained a misrepresentation of facts if it was taken in its broadest sense, but disclaimed any responsibility on the Great-West, for the issuance of the circulars.

Judge McTavish, chairman, left on 25th, for the East. The other commissioners, J. W. Langmuir and A. L. Kent remain a day.

DETROIT UNITED RAILWAY.

The receipts for the six months ending 30th June, were \$2,656,710, an increase of \$333,359 over the corresponding period for 1905. The net surplus amounted to \$504,337, an increase of \$146,307.

THE EMPIRE'S TRADE CONGRESS.

The proceedings of the Congress of delegates from Imperial Chambers of Commerce and Boards of Trade have excited the liveliest interest all over the United Kingdom.

The great dailies have given space for full reports accompanied by sympathetic editorials. Here and there we have met with comments which are evidently inspired by the old fashioned notions antiquated fiscal ideas, indifference to colonial affairs, that still are on exhibition as relics of the past.

The third sitting was occupied with discussions relative to Imperial Postage, Parcel Post, the collection and distribution of cable news, emigration, etc. We are only able to afford space for a condensed report of some of the valuable speeches.

POST OFFICE AND EMPIRE.

Mr. J. F. Ellis (Toronto Board of Trade) moved a resolution affirming that the circulation and freer interchange of newspapers and periodicals published in the different parts of the Empire not only promoted trade, but helped toward that association of ideas and of interest which made for unity, without which there could be no national existence. Therefore, his Majesty's Government was urged to adopt such rates of postage on this class of mail matter as would encourage the circulation of British newspapers and periodicals in all parts of the Empire.

He had bought a 3d. magazine in London and had been told that to send it to Toronto would cost him 4d. Such rates were prohibitive, and tended to the advantage of United States publishers.

Mr. F. H. Matthewson, (president of the (Montreal Board of Trade) seconded, declaring that Canada was simply inundated with cheap American literature, which was certainly not produced with the idea of developing the enthusiasm of young Canadians for British rule. He would not describe these American publications any further than to say that he preferred the tone of British publications to their's. It cost American publishers 1/2d. per lb. to mail literature to Canada, where the cost to the British publisher was 4d. He considered that the freer interchange between the peoples of the Empire of the newspapers and periodicals published therein would do much to strengthen Imperial unity, and that association of ideas and aims upon which such unity must be based. Such interchange, he submitted, would be largely promoted by a reduction of the postal charges on such matter. He hoped, therefore, that the British Government would reduce to the domestic rate the charge on newspapers and periodicals published in the United Kingdom and posted to the Colonies;