

It is, however, one thing to call out the Militia to suppress a riot, and quite another to put them on duty for days together to their very serious inconvenience and the inconvenience and loss of their employers. Cases have occurred of business having had to be wholly suspended because the employees were guarding the wharves. It is hardly credible, however, that any employer of labour in this city would threaten to discharge his employe because he obeyed orders by turning out to do military duty. Whoever has done so, if any one, has forgotten that if such a spirit generally prevailed the city would be at the mercy of the lawless elements in the population and those who object to their employes serving in the Militia would be amongst first to demand protection. At the same time the Government should realize that, when such a condition arises as demands a military force to be on duty for a length of time, the occasion calls for the employment of a force of regulars, who are maintained by the country for such continuous services as cannot well be discharged by citizen soldiers.

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Now the City Council has its hands free we trust to see something practical done in improving the condition of the streets. The time is near at hand for the visit of an important delegation of distinguished English visitors, representing both Houses of Parliament, and the leading commercial bodies of the United Kingdom. Our streets are in such a disgraceful condition that we shall be covered with shame if they remain in their present state until our visitors arrive and see them with amazement. There is no excuse for such dilapidations of dirt as characterize our roadways and sidewalks.

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The Library scheme as proposed under the Carnegie's offer would, in all probability, have been a provoker of endless strife over its management, choice of books, etc. There is more than ample wealth in this city to erect, equip and maintain a public Library and Reading Room worthy of this, the metropolis of Canada, and wisdom enough to place it and administer it under conditions such as those that prevail in Toronto and other cities where strife over the local library is unknown.

PERSONALS.

MR. JOHN WALKER, on retiring from the service of the Quebec Bank, was the recipient of a handsome present from the directors and staff. Mr. Walker has been in the service of the Bank over forty years.

MR. LYONS FOSTER, Bank of Commerce, has our congratulations on his recent marriage.

THE NATIONAL OF IRELAND is sending \$50,000 to increase its reserves in the United States. General Manager Creane is expected out this week.

Notes and Items.

At Home and Abroad.

THE MUTUAL RESERVE LIFE INSURANCE COMPANY has been licensed as an old line life insurance company in the State of Nebraska.

THE FINANCE UNION is to be commended for the frank, outspoken warning it gives against a certain bank that is seeking business by advertisements in Irish newspapers.

OTTAWA CLEARING HOUSE.—Total for week ending 30th April, 1903: Clearings, \$1,671,314; corresponding week last year, \$1,715,194.

THE AETNA INSURANCE CO., has been having a celebration at Cincinnati, in honour of the fiftieth anniversary of the business being established in the Western States.

HEAVIEST LIFE POLICIES.—An insurance for £50,000 has been effected on the life of one person at the River Plate, South America, by that fine old Insurance Company, the Standard Life.

THE PRUDENTIAL INSURANCE COMPANY, through its Philadelphia agents, has insured L. Rodman Wanamaker, son of John Wanamaker, for \$1,000,000.

The premium on the insurance is more than \$30,000 a year.

This makes Mr. Wanamaker one of the most heavily insured private individuals in the world, as he carries policies for \$2,000,000. His insurance is said to be exceeded only by that of King Edward VII.

John Wanamaker, his father, carries policies aggregating \$1,500,000, and John M. Mack carries \$1,250,000, of which \$1,000,000 was placed recently.

AN INCIDENT recently occurred at San Antonio, Texas, which reveals the dangers of committing any great interests into the control of a Union.

A sensational scene was enacted recently at the Business Men's Club, San Antonio, Tex., where a meeting was held to consider the expediency of "unionizing" the fire department of that city. The climax was reached when a "union" organizer declared his willingness to let the city burn up rather than touch the engines during the progress of a strike. Needless to say, the business men, who had been invited to be present and give an expression of their opinion, left the hall in disgust. At Tampa, Florida, the fire brigade was paralyzed by a union movement, and the city left without fire protection.

TRAVELERS' INDEMNITY IS LEGALLY INCORPORATED.—The Governor of Connecticut has signed the bill incorporating the Travelers' Indemnity Company with a capital of \$250,000, which may be increased to \$2,000,000 when the company so desires. The company is an offshoot of the old Travelers, and will write liability, accident, casualty, burglary, plate glass and elevator insurance. It will also furnish bonds and insure against loss or damage by water arising from breaks in water pipes.

The incorporators include the entire board of directors of the Travelers. The principal reason for incorporating the new company is that in case of legislation prohibiting life and casualty business being transacted by a single company the Travelers would not be barred out of such States.