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The New Victoria Bridge.

Triumphs of engineering skill are now so frequent, and tributes to the wonderful work of contractors and the beautiful designs of modern architects so often deserved, that the completion of a gigantic building, or the opening of a new bridge, attracts but little attention. But the virtual completion of the superstructure of the new Jubilee Victoria Bridge across the river St. Lawrence is an achievement of which Canadians may well be proud, and upon which engineers, contractors, builders, and all employed in its construction deserve praise and hearty congratulations. With its double-track railway, roads, and foot-paths, the new Victoria bridge will be an object of surprised interest to foreign visitors, and a most important addition to the traffic facilities of the leading city in the Dominion.

Somebody's Luggage.

Those who are given to chiding the people of the British Isles for their lack of progressiveness are wont to ask the question, "why do not English railway managers adopt the system and methods of the United States?" In answer thereto, it may be said that when the British traveller does approve of anything seen and used in another country than his own, he is quick to seize upon, use, and, not infrequently, improve it. The latest bit of testimony to the truth of this is found in the action of the London and Northwestern Railway, the management of which has adopted the baggage system of railways on this continent. Not only does the London and Northwestern check a passenger's portmanteau or other luggage; but for a charge of twelve cents the railway undertakes to deliver the luggage at the passenger's house or hotel, if within a certain radius of the station. It may be urged that American Transfer companies perform the same work. However, the simple system of checking "not wanted" luggage from the starting point of a journey to one's actual destination is certainly preferable to the system thus improved upon.

Are Breakers Ahead?

Without showing any want of comprehension or understanding, a Canadian may well express his inability to see the meaning or intent of the following curious comments of a London paper, the *Westminster Gazette*, of Tuesday last, upon the momentous work, before the Quebec convention. The *Westminster* says:—

The convention may easily prove to be the most important event of the year. It offers the first opportunity of materializing the new and better sentiment between this country and the United States. Too much, however, should not be expected of the Canadians, who have scarcely yet become infected with the sentiments that have had free play in England during the war. We may expect them to stand out for what they conceive to be their rights, even at some inconvenience to politicians in London. On the other hand, the United States Senate, unless there has been a change in its spirit and temper, may refuse to ratify the concessions made by the American Commissioners. We must be thankful if, in these circumstances, a substantial first step is taken toward Anglo-American good will.

Although there is no doubt of the genuineness of our desire for a complete mutual understanding between the two nations most concerned in giving to the world a proof of the death and burial of all past differences, surely the wished-for result is not expected to be attained at any sacrifice of what the *Westminster Gazette* is pleased to call Canadian "rights."

American Bankers' Association.

The twenty-fourth annual convention of the American Bankers' Association met at Denver, Colorado, on Tuesday last. In the course of the President's address, he echoed the recent utterances of London bank managers, and confirmed the statements made by some of the leading Canadian bankers during the past few years. President Hendrix said to the members of the Association:—

"It is harder to make banking pay than most people think. The tendency of our profits to diminish is the natural incident of the competition of loanable capital, and must be reckoned with as a factor in the future of our business. The net earnings on the