

considers the development of the Northwest to have only just begun, and to have untold possibilities for Canada's sea ports. Halifax and St. John need not worry over any rivalry, as there will be abundance of trade for both, but he inclines to the opinion that St. John has the most natural advantages.

"If," said Sir Thomas, "the wealth of the West does not flow through Halifax and St. John, it will find its way through Portland, Boston and other American ports. The Canadian Pacific will do its utmost to secure the traffic and bring it to St. John, so that he looks forward with confidence to the progress of that city."

LORD MINTO'S SARCASTIC.—In a recent speech delivered in London, Lord Minto expressed surprise at finding statements made by English writers respecting Canadians which were utterly contrary to his experience. But he said, there were persons who came to this country and after wandering about a few days went home and wrote books in which they assumed to know more about Canada and Canadians than those who had lived in the country for years and had made its affairs their constant study. This sarcasm is well deserved.

AN ALLEGED MENACE TO THE EMPIRE.—Mr. J. Castell Hopkins, in the Canadian Graphic, points out the danger arising from the cable news to and about Canada being presented from an unquestioned United States point of view. "Our news came to us from the pens of American press correspondents in London, written for the American Associated Press at New York, used by 3,000 United States newspapers and, incidentally, by the Canadian journals which thus got a cheaper service than they could themselves obtain. It gave, too often, an ignorant, prejudiced, or hostile view of British matters and always and everywhere the view of a foreign people unacquainted with the workings of British politics, the trend of British institutions and the peculiar characteristics of British social life. It catered to anti-British feelings and eliminated to a great extent whatever stood to the credit of Great Britain in domestic or external policy, in home or Imperial development."

Evidence is adduced in support of this statement which has been carefully compiled. Certainly the cable news sent here from England is often open to severe criticism, trifling events being described and most important ones wholly overlooked. Amongst the latest of the latter class being the *entente* between England and France, which momentous event has been very barely referred to in cable news from England.

PERSONALS.

MR. T. R. EARL, superintendent of the Mutual Life Assurance Company of Canada, was in Montreal yesterday. He informs us that the business of this company is in a very prosperous condition throughout the Dominion.

MR. JOHN G. BORTHWICK, secretary of the Caledonian Insurance Company, has returned to Montreal, after a month's absence, during which time he visited the agencies of the company in Newfoundland, Prince Edward Island, and the Lower Provinces.

THE HON. GEO. A. COX, Toronto, was in Montreal yesterday.

MR. J. J. KENNY, vice-president of the Western and British America Assurance Companies, was in Montreal during the past few days. Mr. Kenny has recently returned from Great Britain, and states that the British and Foreign Branch of the Western, which has now been established for over five years, under the management of Mr. Meikle, is in a very satisfactory condition. During the past two years, the business of Marine has been added to this branch. We are very glad to learn that the business generally of both the Western and British America for the current year shows a satisfactory increase with a low loss ratio. These two old Canadian Fire Offices are noted for their liberal and prompt dealings with their policy-holders, and Mr. J. J. Kenny may be said to be the veteran Fire Underwriter of the Dominion. He certainly takes rank amongst the most able and popular of fire underwriters. We were delighted to observe and learn that his trip to Great Britain was beneficial and enjoyable.

MR. W. S. KINNEAR, of Dublin, fire surveyor of the Irish branch of the Royal Exchange Assurance, is visiting this continent to investigate systems of fire protection, especially automatic sprinklers, fire shutters, wire glass, building construction.

MR. LAWRENCE W. HICKS, assistant branch manager of the London & Lancashire Life Assurance Co., Winnipeg, paid us a call this week. He speaks in sanguine terms of the harvest prospects, and of the company's business being prosperous, but reports, as our other northwest correspondents have done, that here has been, and is such a general desire to obtain land, that there is a very large amount of money locked up in this class of investments which makes money scarce. The proceeds of the harvest, if the crops amount to what is expected, and prices keep up, will bring relief in this respect.

Notes and Items.

AT HOME AND ABROAD.

NEW PHASE OF THE GASOLINE DANGER.—The demand for gasoline for automobiles has largely increased the consumption and the number of places where it is stored. The Standard reports that "country grocery stores are carrying a material supply of gasoline for motorists," respecting which insurance companies need to take note.

STANDARD TIME.—The Kentucky decision in favor of standard time—which means railroad time—being taken as the test for the 12 o'clock noon hour stated in fire insurance policies, clears away a lot of vexatious questions. This is the common sense of the matter. Several states have pronounced in favor of adopting standard time for contracts involving an hour, and now the Supreme Court of Kentucky, where it was raised in a case of loss, confirms this common-sense view. There is a point here which we commend to the attention of fire underwriters. We mean an agreement among themselves. They are too apt to follow out what they conceive to be their interests in each particular case. If the adoption of standard time seems to exempt their policies from loss (as in Kentucky) then they insist upon standard time, while if it is an advantage to insist upon some other time, then they follow their interests. The attorney for a well-known inter-insurers' combination