

FRENCH AND ENGLISH.

A well-known Montreal gentleman, Mr. F. Wolferstan Thomas, general manager of the Molsons Bank, expresses himself strongly on the matter touched upon last week by a Montreal correspondent of THE MONETARY TIMES, namely, the unfair treatment of the English representatives in the Montreal city council. Mr. Thomas, in speaking of the crowding of English-speaking members from the leading civic committees, indignantly says:—

"What a singular commentary has the choice of committees been upon the action of those clamoring for a 'Remedial Measure' for the minority in Manitoba, when they use their numerical superiority in council to withhold the long recognized, though unwritten, law of allotting three English-speaking to four French representatives upon the two important committees of finance and roads. In the absence of fair English representation on these committees it may transpire that the city's ability to obtain further advances from our financial institutions may be interfered with. Would these not be justified in drawing close their purse strings at finding that the English representation on the committees is so small as to be virtually powerless? And why advance further sums of money to be engulfed in the old maelstrom, which has in ten years swallowed up so many millions of dollars?"

"Unless a change be effected in the material of these two committees, the city facilities for commanding further advance should be advisedly curtailed. It is probable they have not contemplated such a contingency. This is not a time for paltering; the decent press, English and French, should unite in emphatic condemnation of the disgraceful unfairness with which the English minority have been treated. The leading daily papers should speak often and loudly, with no uncertain sound. No trimming can be tolerated. Either we are entitled to a fuller representation on committees or we are not. If we are, let the press who claim to be our teachers show the way, and we may yet hope that there will be found enough of fairness and good sense in council to redress the half-completed wrong of their first meeting."

MANITOBA WHEAT MOVEMENT.

An interesting statement, showing the movement of Manitoba wheat by water during the season of 1895, has been prepared by Mr. Jos. G. King, of the firm of Marks, King & Co., Port Arthur. The total quantity of wheat thus shipped was 12,210,309 bushels. Of course all the wheat shipped from Port William and Port Arthur was carried by the Canadian Pacific Railway, and this amounted to about ten-twelfths of the whole quantity of the province. This is satisfactory, but it is not so pleasant to notice that of the whole quantity shipped from Canadian ports American vessels carried over four-tenths, or 4,606,686 bushels, to the United States ports, and Canadian vessels carried an additional small quantity to American ports, so that 4,700,623 bushels of Manitoba wheat went from the Canadian ports to American ports for export.

Of the whole quantity of Manitoba wheat shipped via Duluth, two-thirds, or 1,092,972 bushels, were carried by United States vessels, and only 591,455 by Canadian vessels. Of the whole quantity of Manitoba grain carried by water, amounting to 12,210,309 bushels, 5,699,658 bushels were carried by United States vessels, and probably all but a fraction of this amount went to United States ports to be shipped from New York to Great Britain, instead of from Montreal to Great Britain.

It is a question among shipping and grain men whether it would not be better to open the Canadian coasting trade to American vessels, so as to enable them to carry wheat from Port Arthur and Fort William to Kingston and Prescott, and thus enable Montreal to secure a larger share of the trade in Manitoba wheat in competition with New York, than by keeping it closed secure to Canadian vessel owners a monopoly of about one-half only of the whole trade, thus compelling the rest to seek foreign ports in foreign bottoms mostly.

"I don't see what enjoyment you can find in playing whist night after night." "You don't? My dear boy, the game gives more opportunity of calling your friends dolts and idiots than any other possible social occasion."—*Cincinnati Enquirer*.

SPEED OF ATLANTIC PASSENGER SHIPS.

Following is a list of the principal Atlantic passenger ships, with their best average time on voyages during 1895:—

Name.	Best Average Time.
Lucania	22.01 knots per hour.
Campania	21.82 " "
Teutonic	20.35 " "
Majestic	20.41 " "
Etruria	19.67 " "
Umbria	19.56 " "
Fuerst Bismarck	20.14 " "
New York	20.26 " "
Normannia	20.23 " "
St. Paul	19.45 " "
St. Louis	19.56 " "
Columbia	19.18 " "
Paris	19.87 " "
Augusta Victoria	18.40 " "
Havel	18.78 " "
Lahn	18.36 " "
Spree	18.65 " "
Aller	17.74 " "
Germanic	16.94 " "
Servia	16.80 " "
Aurania	17.00 " "
Britannic	16.00 " "

A WORD TO TORONTO.

The corporation of the city of Toronto has given notice of its intention to apply to the Legislature of Ontario for an Act "to enable the corporation to establish a Municipal Bureau of Fire Insurance, or to enable the municipal councils of the province generally to establish a system of fire insurance." If the citizens of Toronto will allow us, we would advise them to protest against such authority being granted.

No scientific fact is more established than this—fire insurance to be so safely conducted as to give property owners absolute protection, must be based upon averages drawn from, and risks extending over, a wide and diversified field. An insurance company whose risks are confined to a narrow area, is liable at any hour to be wiped out by a conflagration, to which cities are exposed.

At present the companies are seriously victimized by false claims, owing to the prevalent idea that wealthy corporations are fair game. If the corporation of Toronto or any other civic corporation undertook to pay all the claims made for fire losses, under the system proposed, it would very soon be insolvent. A civic bureau weighted with such obligations would most seriously discredit the city in the money market; its securities and the stocks and bonds of its banks and loan societies would be seriously depreciated; as every form of security would be lowered in value by the insurance upon the real estate of the city being so unreliable, if not worthless. Citizens must be marvellously credulous who accept the statement that a corporation could transact insurance, or any mercantile business, more cheaply than a well-organized public company. Is the financial and general business record of the City Council of Toronto so very brilliant as to justify its being entrusted with the management of the fire insurance of the city, which demands special underwriting skill and experience? An Insurance Bureau would soon become a public scandal, and when it collapsed, as collapse it inevitably must, Toronto would become a by-word for municipal folly, and its citizens would be made the laughing stock of the world.—*Insurance and Financial Chronicle, Montreal*.

BOOKSELLING.

The discount method of selling books has been worrying the book world for a year or two back, and now it threatens to come to a head. At a private meeting of London booksellers held recently, it was decided to take action for the abolition of the system, and towards this end the co-operation of the publishers is to be sought. When the booksellers and publishers have discussed the matter together it will be seen whether anything can be done. But certainly, the problem is a difficult one. It amounts to this, that a number of booksellers in London and other large cities find it more profitable to sell a large number of books at a small profit, than a smaller number at a larger profit. The discount bookseller, therefore, cuts very severely into the bookseller who sells his book at the advertised publishing price. Un-

less the co-operation of the publishers is secured, it is useless to begin a campaign against the discount system, and that the meeting recognized. But even if the publishers come into line, which is not at all certain, there are other difficulties to be overcome, and altogether the movement just started is a difficult one.—*Glasgow Herald*.

"Yes, sir. An optimist is a man who is happy when he's miserable, and a pessimist is a man who is miserable when he's happy."—*Chicago Record*.

—Hon. Wm. Harty, Commissioner of Public Works, has awarded the Bertram Engine Works Company \$5,522, and all the law costs, in the arbitration with the R. & O. Navigation Company, regarding repairing the machinery in two of the company's steamers.

—A number of citizens of Vankleek Hill, who are owners of valuable lithographic stone properties in the Lake Temiscamingue district, met the other day and formed the "Temiscamingue Lithographic Stone Mining Company, Limited," with a capital of \$100,000. Dr. Pattee is president, and Donald McInnes, secretary.

—Wells, Fargo & Co.'s annual mining report for 1895, for the United States, west of the Missouri River, and British Columbia, shows a yield of \$48,667,383 in gold, \$35,274,777 in silver, estimated at 65 cents an ounce; \$27,052,115 in copper, estimated at 11 cents a pound, and \$7,170,367 in lead, estimated at \$3.23 a hundredweight.

—A new *bon mot* of Napoleon III. is just reported. When Nicholas I. of Russia congratulated him on coming to the throne, he addressed him as "my friend," instead of "my brother," the usual royal phrase. "This is most flattering," said the emperor. "We choose our friends. We cannot choose our relatives."

—Nothing is more certain upon entering the "company room" of rural and humble homes than to find enframed in black walnut rusticity the mottoes: "God Bless Our Home," "What is Home Without a Mother," "Let Us Have Peace," and the like sentimental reminders. The *Insurance Press* suggests a change in the last two, in order to bring things a bit more up to date: "What is Home Without Insurance," and "Let Us Have a Policy."

—The words "starboard" and "larboard" as used in the nautical vocabulary, are from the Italian words *questa borda*, meaning "this side," and *buella borda*, "that side." Abbreviated, these two phrases appear as *sta borda* and *la borda*, and by corruption of languages were soon rendered "starboard" and "larboard" by the English sailors. Years ago an order of the admiralty discontinued the use of "larboard" and substituted "port."—*Marine Review*.

—Lamp black has been pointed out by Mr. Gilman, special agent of the Pennsylvania Fire Company, as liable to spontaneous combustion. This article is used largely in cold storage warehouses as packing for walls. One such warehouse took fire from the spontaneous combustion of the lamp black stored therein. Mr. Gilman mentions another case in which this material took fire in a paint shop, without any direct contact with flame or external heat.

Experiments with liquid fuel have been made in the German navy. The new combustible is called *Masut* in Germany, that being the name of its Russian inventor. It consists of certain hydrates of carbon, which give a high caloric power to the liquid. The chief element is a distilled product of Russian petroleum mixed with other oils. The heating power is taken to be about one-third more than that of the best coal.

—Toronto and Ontario papers print long accounts of the funeral of the late Mr. H. A. Massey, and tell of the esteem in which he was held by the citizens and by his workpeople, and of the generous gifts he made to educational and public institutions. The total of these is half a million dollars. When Mr. Massey was alive he was regularly referred to by one section of the same papers as a ringster, a combiner, a tariff baron and robber. It was Mr. Massey's misfortune in life to have invested his money in a Canadian manufacturing enterprise.—*Montreal Gazette*.