

The goods sent from Canada to the United Kingdom are sent to supply permanent necessities, that is food, whereas 90 per cent. of the goods sent from the United Kingdom to Canada are such articles as are capable of being made in Canada, or goods that would be a good substitute for those imported. If Canada's exports of food to Great Britain are largely increased the probability is, that Canada's enlarged population and capital will enable the country to develop new manufacturers to such an extent as to render us much less dependent in outside sources for supplies of certain classes of goods now imported from Great Britain. The situation is one of the deepest interest in its present and future aspects.

STATE INSURANCE IN NEW ZEALAND.

The Premier of New Zealand recently delivered an address in that Colony on the insurance business carried on and projected by his Government in regard to the results of which he appears to be highly sanguine. In regard to the Government Life Insurance Department he said:—

"He had received advice from the Commissioner that accounts for the past year had been certified to and that the bonuses worked out on the basis recommended by the department's actuary had been approved by the London experts. The department was about to distribute bonus certificates aggregating £200,000, reversionary bonuses representing a cash divisible surplus of £167,000. There had been, he remarked, a time when there was a doubt about the State taking up the large question of insurance, but he thought the position of the Government Life Insurance Department proved conclusively that it was a step in the right direction. The people of the colony had benefited greatly by what had been done. They had also been told that the Government should not touch accident insurance business, but in spite of the allegations made the Government passed the Accident Insurance Act. The first result was to bring down premiums. The country at that time was entirely in the hands of outside accident insurance companies, and they were making hay while the sun shone. The Government had also passed the Workmen's Compensation for Accidents Act, which practically meant compulsory insurance by employers of their men and it was natural that that should be followed by an Act which had the effect of practically fixing the maximum premium payable for accident insurance. That branch as well as the rest of the department, was working most satisfactory."

Premier Seddon announced that the Government had in contemplation the establishment of a State Fire Insurance Department. In regard to this Mr. Seddon thought, "such a scheme would tend to make insurers conscientious and honest as all would participate in the profits and they would naturally strive to get greater bonuses." This shows Mr. Seddon to be somewhat over confiding and optimistic. What any citizen could possibly gain from the profits of State Fire Insurance would be the veriest trifle compared to what he might gain

by showing a lack of conscientiousness in his dealings with a fire insurance company. What New Zealand is doing in the field of insurance is interesting, but Canada will not follow her sister Colony's example.

PROMINENT TOPICS.

The progress of the King and Queen through Ireland is described as a triumphal procession from first to last. Not a harsh word has been uttered, nor an unkindly incident happened. The demonstrations have gone beyond loyalty to the Crown, they have been manifestations of affection towards the persons of their Majesties. King Edward will be unworthy of such tokens of devotion if He does not do for Ireland what Queen Victoria did for Scotland by Balmoral. On leaving Dublin the following royal message was issued in the form of a letter from Mr. Geo. Wyndham, Chief Secretary for Ireland, to Earl Dudley, the Lord-Lieutenant:

"The King, before leaving, commands me to beg you to convey to all his people in Dublin his deep appreciation of the loyalty and affection with which he and the Queen were surrounded during their stay. Their Majesties forever will cherish the memory of these days, during which every incident but confirmed their belief that the inhabitants of this illustrious city may, under God's providential guidance, confidently look forward to blessings commensurate with the keenness of their intelligence and the warmth of their hearts."

With this charming letter was a gift of \$5,000 (£1,000) for the poor of Dublin.

* * *

Lord Lansdowne has given Germany distinctly to understand that Great Britain and her Colonies are so intimately associated that whoever seeks to injure the latter will offend the former. The Empire has thus been declared by the British Government to be a political and trade unit, a body incorporated by common interests, and mutualities of sentiment. Germany has had the effrontery to treat Canada as a detached country, a limb, as it were, separated from the trunk. Lord Lansdowne having been a Governor-General of Canada knows the position of this country thoroughly; he used this knowledge to good account when he told the German authorities that Great Britain would not tolerate any fiscal injustice being done to Canada.

* * *

A Conference was held early this month in London of the principal officers of British and Colonial Colleges for the purpose of discussing the co-ordination of university education throughout the Empire, and in order to organize an educational Imperial Council to deal with university matters. Canada was quite prominent at the Conference being represented as follows:

McGill: the Chancellor, Lord Strathcona, Prin-