AN INSURANCE MANAGER'S TRIP THROUGH THE MARITIME PROVINCES.

Mr. B. Hal Brown, manager for Canada of the London and Lancashire Life Assurance Company, having recently paid a hurried visit to the principal cities and towns of the Maritime Provinces, has favoured us, by request, with his impressions as to their existing conditions, which are briefly stated below.

The general feeling in the east is one of hopefulness. While there is little to indicate the presence of great wealth in the hands of a few, there is as little evidence of poverty, the people generally showing every sign of having a comfortable subsistence, of enjoying a high standard of health and of being a very intelligent community. At this season a number of the ports on the Atlantic and its inlets in Nova Scotia are full of visitors, most of them from America, who highly appreciate the beautiful scenery of our Eastern Coast and its bracing climate. From Boston there flows out every week a large number of visitors who spend from Saturday to Monday in Nova Scotia. New Brunswick also and Prince Edward Islands reap an annual harvest from tourists. The centre of interest at present, as it is likely to be permanently, is Sydney.

The expenditures of the iron, steel and coal companies at that place have developed extensive business enterprises in the town. There has been a number of handsome residences erected for the proprietors and staff of the new works, several of which are quite costly. As some of these have been especially designed and built for the occupation of those whose capital is invested in the local works, they give evidence of great confidence in the permanent success of the Sydney enterprises. One furnace is now in operation, and operatives are in active progress to solve certain problems in regard to the raw materials required in the production of iron and steel, which are the invariable preliminaries to extended developments in the plant erected for these industries. The operations at the Sydney works are vibrating throughout the whole of Nova Scotia with anticipations of prosperity, in which all trading interests are expected to share. The possibilities of Sydney's industries are certainly very great. Smelting furnaces and steel converters always attract manufacturing establishments, as economic production is promoted by proximity to a supply of raw materials. Sir William Van Horne predicts Sydney having a population of 30,000 in a few years. The success of the new works can hardly fail to bring this prediction to pass. Insurance interests in the Maritime Provinces are not neglected. The business is growing, and the results are generally satisfactory. Although the trip made by Mr. B. Hal Brown was chiefly a round of visits to the numerous agencies of his companies, he kept his eyes and ears open for learning about other interests, the result of his observations being a high appreciation of the Eastern Provinces as a charming summer resort, and a firm conviction that the future of the Maritime Provinces is bright with hope. The whole Dominion is deeply interested in the industrial developments now in progress at Sydney.

THE COST OF NEGLECTED SIDEWALKS.

In the report for year 1900 of the City Treasurer and Comptroller is a schedule of the payments made in settlement of claims against the city for damages caused by flooding, falls on sidewalks and a variety of causes for which the City was held to be liable. The claims for injury arising from falls on sidewalks last year numbered 42. The payments made in settlement of such claims was $16,880.33, of which $3 490.72 was paid in legal expenses in defending 30 suits in which the city was condemned in costs. Now, the period in which these accidents occurred, for which the city was held responsible, extended over 20 weeks, so that the outlay for damages arising from neglected sidewalks cost the city an average of $844 per week last year. It is, however, on record that the days on which there was any special risk to pedestrians were only 32, so that accidents from neglected sidewalks on those days cost the city probably over $350 daily, on the basis that only two thirds of such accidents occurred on the days when walking was especially risky.

Had one third of the sums expended over claims been expended in rendering the sidewalks safe for pedestrian traffic, the city would have saved $10,250, while 42 citizens would have avoided much suffering, and some of them been protected from life-long disability or impaired health.

There would further be fewer demands for indemnity made on Accident Insurance Companies were the sidewalks made as safe as they should be in a city. Montreal suffers seriously in the winter from its bad reputation in this respect, which keeps away many who otherwise would stay at hotels and spend considerably in our stores. If, indeed, the police had been required to see the city's by-laws enforced respecting sidewalks coated with ice, there would have been not one dollar thereby added to the civic expenditure, and the larger part of that $16,880 would have been saved. Were there any compensation to the city to offset the annual outlay for these needless claims, the money would not be all wasted, but, as matters stand, the expenditure in such claims is as absolutely thrown away as if it were cast into the river. The outlay of $3,490.72 in