Post-Mortem Honours. There is a bitter irony in the funeral honours lavished upon people who have done the state, the people, and the world some service, and have been allowed to die among pauper conditions or in actual want. There have been several instances lately. The wreaths, with which in newspaper parlance "the coffin was literally covered," are a poor substitute for the single blossom which, given in life-time, would have expressed appreciation and sympathy. In no department of human life is this more true than in literature and art. Men and women whose work will brighten the lives of generation after generation, are allowed to live and die in want; and then some busy-bodies or fame-hunters get up a post-mortem apology in the form of a funeral extravaganza, or a cheap monument. The apology is worse than the offence.

Progress of G.T.P. Mr. E. J. Chamberlain, general manager of the G.T.P., reports that every bridge between Winnipeg and Edmonton has been completed, and that the track is now being rapidly laid on the last 50 miles, which constitutes the one gap between the capital of Manitoba and Alberta. There is, therefore, little doubt as to the road being completed by June from the Red River to the Saskatchewan. Further, it is confidently expected that the company will have a completed road from Lake Superior to the capital of the Prairie Province early in the summer, and consequently be in a position to receive its part of the coming season's crop over its own rails.

Characteristically Scotch. The Scottish Agricultural Commission, which visited Canada in 1908, has issued its detailed report. With canny caution it points out that Canada suffers from "honest exaggeration," as well as from superabundance of land agents and speculators, but on the other hand describes it as a country of boundless agricultural possibilities. It is recommended that no one should take up a farm in Canada until he knows the country, its climatic conditions, and has learned experience as a hired hand or otherwise.

Civic Aesthetics. Public-spiritedness in South America is not all of the Castro sort. Word came the other day that the municipal authorities of Buenos Ayres and representatives of British, German and American financial interests have signed a contract for a loan of $15,000,000 to be expended in city improvements. Already, more than one city south of the equator rivals even European centres in the beauty of its principal streets and public spaces.

The committee of leading citizens who are to be associated with the Mayor of Toronto in working out plans for the beautifying of that city, and the widening of its streets, are, it is rumoured, quite as likely to communicate with Buenos Ayres as with Montreal in their search for inspiration.

THE OBJECT of the new provincial mining law introduced in the Quebec Legislature by Hon. Mr. Devlin is to incorporate in the mining laws the miner's certificate instead of the actual prospecting license, which would disappear. The miner's certificate is equivalent to the miner's license in Ontario.

INSURANCE BILL AMENDMENTS.

Committee Removes Onerous Restrictions as to Life Company Expenses—New Provision as to Insurance in Unlicensed Companies—Some other Important and Many Minor Changes—Senate Likely to Delay Bill Till Next Session.

Yesterday the Insurance Bill was ready for reporting to the House by the Banking and Commerce Committee, the sub-committee recommendations and other amendments having been passed upon by Wednesday afternoon. To the life companies the amendment of greatest interest is the dropping of the "expense limitation" clause (No. 53), the enforcing of which would have tended to hamper legitimate business progress. Also the committee has evidently recognized the unfairness—and in practice the probable futility—of rigidly prescribing the terms of contract into which a company and its agents may enter. It has, therefore, removed the prohibition against sliding-scale contracts based on the volume of business done. It is in this connection provided that agents shall not be allowed to receive a salary of above five thousand dollars a year unless by specific contracts which are based on the volume of the business done. No agreement between the company and an agent shall be for a period exceeding ten years.

The clause prohibiting advances to agents was amended by allowing advances for travelling expenses on first year's premiums.

Full Publicity Provided for.

The companies are required to make returns to the department as to bonds and other investments, half-yearly instead of quarterly as first provided in the bill. Fullest publicity of accounts is still to be required, however, so that while more elasticity is given by the amendments in respect to investments and the interior economy of the companies' business, the sub-committee at the same time believe that the interests of the policyholders are adequately safeguarded.

As to Policyholders' Directors.

A feature of the bill that certainly called for change was the proviso that policyholders should have equal representation with shareholders on a life company's board of directors. The clause is now amended so that the number of participating policyholders' directors shall be at least two-fifths of the whole. Beginning with 1911, directors of a company shall number no less than nine, nor more than sixteen. The shareholders and policyholders shall elect their directors separately. Although paid officers, presidents and vice-presidents are not to be debarred from serving as directors, as was previously provided. While these are changes in the right direction, it is still difficult to see the equity of compelling a stock company to have as many as two out of five of its directors elected by policyholders.

Deferred Dividends.

With regard to the distribution of profits on deferred dividend policies issued after January 1 next, a new sub-section is added. It provides that each company shall once in five years ascertain the profits to which such policies are entitled, and