PACIFIC COAST HARBORS

New Westminster Commences Improvements—Farmers and Lumbermen—Oriental Landowners

(Staff Correspondence).

Vancouver, July 12th.

The board of trade of Duncan, a prosperous town midway between Victoria and Nanaimo, on Vancouver Island, has taken up a matter, the principle of which came prominently before the world in the recent Japanese legislation passed by the State of California. The Duncan board would induce the government to pass a law to make it impossible for people other than members of the white races to hold land in British Columbia. The Pacific coast is different from the other parts of Canada in this respect, for here are to be found the Hindus, Chinese and Japanese, as well as negroes. The Hindus have made a specialty of the land business, and although it is but a few years since the first arrivals came, some are now fairly well off. The Duncan board of trade is seeking the co-operation of other public bodies in its agitation.

Cheaper power rates is a question discussed at some length by meetings of Vancouver ward organizations. It came up at a meeting of the ratepayers in the east end of the city, and a resolution was passed that the city of Vancouver be requested to acquire a power plant of its own, to control also the lighting service. An effort will be made to have adjacent municipalities take this matter up jointly.

Farmers Have Difficulties.

Difficulties that beset the tiller of the soil were mentioned at a meeting of the civic market and industries committee this week, by Mr. S. H. Ford, a Pitt Meadows rancher. He complained that owing to the actions of the commission men, who were united, the farmers got nothing of profit out of their products. Methods of the meat dealers precluded the selling of meats by the farmer at hotels and cafés. Moreover, farm lands were assessed very high, and protest to the government was of no avail. He said that the farmer was being driven to organization, and he suggested that something be done so that the producer and the consumer could get closer together. That would mean better prices for the farmer and cheaper living for the people.

Just now the government has an agricultural commission at work, and a member of it will go to the Antipodes to ascertain what is done in that country to help the man on the land. Mr. Ford, for instance, suggests that the farmer be bonused, since every other industry is helped one way or another. The commission will not report for some time, but it is very probable that it will suggest a use for some of the big surplus of the government along a line of financing the bona fide settler. All that is done now is by constructing roads, and when these are built real estate owners seize the opportunity to advance the price of the land, quoting the road as an asset. The land question is becoming very live in British Columbia, and scarcely a day passes but what it is discussed by some public body either on the mainland or on Vancouver Island.

Coast and interior lumber manufacturers are to hold a joint meeting to discuss the situation. Not much is doing in the industry just now, and conditions are as bad as any time during the last few years. There is little prospect of improvement for three months at least.

Harbor Improvements Started.

Driving the first pile in the first unit of the New Westminster harbor scheme was an occasion of celebration in the Royal City on the Fraser. The wharf will be 177 feet into the river, and will be nearly a mile and a half long. The development of a comprehensive harbor scheme in New Westminster will be of great benefit to the whole of the Fraser River valley.

This week tenders are being advertised for the $750,000 dock that the government will construct on Burrard Inlet in the east end of Vancouver. It will be 1,000 feet long and 300 feet wide, with three railway tracks in the centre.

Some time ago there was considerable discussion of preparing docks for to handle traffic that would develop when the Panama Canal was open, and indications are that the necessary facilities will be ready when required. Victoria's docks are already under construction. At the capital, a very large amount of money is to be spent on an extensive dock scheme, and when the wharves are completed they will have few equals on the Pacific coast.

Mr. Duncan McLeod, of Glasgow, Scotland, who is on a trip to the Coast, is sure if the possibilities of Western Canada were fully known and the certainty or safe investments thoroughly appreciated by depositors, an enormous amount of capital could be diverted to this part of the Dominion.

Another railway project is being brought to the attention of the public by Mr. Edward Bath, of London. The proposed route is from Bella Coola to Red Deer, Alta., and Mr. Bath says that preliminary surveys have been arranged for. He will seek the assistance of both the provincial and federal governments. Already there is a plan to have a railway run east from Bella Coola to Hudson Bay along a more northerly route. These lines would tap the country east and west between the main lines of the Grand Trunk Pacific and Canadian Pacific Railway.

WANT UNION LIFE AFFAIRS PROBED.

The British shareholders of the Union Life Assurance Company want an investigation into its collapse. Mr. C. S. McInnes asked for this at a meeting at the office of Mr. Kappele, official referee, Toronto, to appoint a liquidator. He represented shareholders who had invested over $600,000 in the company.

Mr. G. T. Clarkson was appointed liquidator. Mr. Finlayson, the interim liquidator, desired to be relieved as his public duties prevented him continuing in that capacity.

Mr. Kappele pointed out that it was the duty of the liquidator to see that there was a thorough investigation into all matters. Mr. McInnes stated that his clients were anxious that there should be no delay, and if there were not sufficient funds an appeal to the Dominion Government would be necessary. The referee informed him the matter would be developed shortly. Mr. Clarkson's bond was fixed at $5,000.

Mr. Finlayson reported releases in regard to the claims of Mr. Millichamp, medical referee, and Mr. Carrie, comptroller, providing for the payment to each of $5,250, less $2,250 liability on unpaid stock. The referee approved the mutual release between the company and the National Agency.

METROPOLITAN LIFE ISSUES STATEMENT

The Metropolitan Life Insurance Company, New York, has issued a special bulletin to its field force in Canada, concerning its absorption of the Union Life, which reads in part as follows:—

"We have made an agreement for taking over and are now engaged in assuming the business of the Union Life Assurance Company of Canada, head office at Toronto, Ontario. We have, also, taken into our service the former superintendents, assistant superintendents and agents of the company. Thereby there has been made in addition to our weekly debit of about $9,000, and to our account of outstanding insurance in the ordinary department of about $3,000,000.

"There may be some instances where, by the accession of business and territory from the Union Life, new and permanent districts will be created, independent of the districts in which the Metropolitan is now represented. In addition it is in contemplation to divide other districts, independently of the assumption of the Union Life's business by the Metropolitan. If and when new superintendencies be created, consideration will be given to those who have come into our service from the Union Life, without, however, discriminating against other candidates who, by long service and creditable records with the Metropolitan, merit our recognition and are eligible for promotion. The fitness of the man for the place will, in every instance, govern our choice, and in making our selection we shall do exact justice to all concerned, in the light of our best judgment, and in a spirit of entire impartiality.

"A requirement of the Metropolitan that admits of no exception, is that every man in its service shall realize that the company's most solemn duty is to its policyholders—that policyholders shall always be treated fairly, courteously and with the most patient consideration. Harshness toward them will under no circumstances be tolerated, much less deceit or misrepresentation in dealing with them.

"We demand that every application written shall be with full knowledge on the part of the applicant of the provisions of the contract to which he is invited to become a party; that the proposed insured shall undergo an actual physical examination or inspection as may be required; that when the policy is issued its owner's rights shall be respected; that while advance payments are to be commended, they are not to be had by threatening a lapse, or by compelling the policyholders to call at the Metropolitan office to pay his premiums, because, perchance, he avails himself of the right accorded him to keep his payments two or three weeks in arrears. That he is not to be persuaded to carry more insurance than he can readily pay for, thereby imperiling not only the additional insurance, but the original insurance as well."