

A Shrewd Canadian.

Dr. Schurman, United States Commissioner to the Philippines, who has recently arrived at Chicago, after making a six months study of the islands at the request of the American President, is a native of Prince Edward Island. He is one of many Canadians by birth, occupying very exalted positions in the neighbouring Republic. We have no quarrel with Dr. Schurman, because he is now in the condition of a natural born subject of the United States. Like Mr. Astor, he has a perfect right to nourish an ambition to distinguish himself in the nation and country where he lives, and we find his utterances on the vexed question of the Philippines the more interesting by reason of our knowledge that he was educated in this Dominion.

Mr. Schurman declined to give an opinion on the length of time it would take to suppress the rebellion. When asked if he considered the retention of the Philippines good policy on the part of the States, Mr. Schurman said that the resources of the islands were great, but that he must decline to commit himself on the subject of making them a part of his country.

In an interview he is reported as saying—

"So far as the results of my official negotiations with the representatives of Aguinaldo or other Filipino officials are concerned, I am not at liberty to talk of them till I have made my report to the President. Concerning the islands in general, however, there is much to be told. In my opinion, the rebellion, the last of which we are trying to suppress, was due in the first place to several causes, the principal of which were the tyranny of some of the religious orders, the exercise of arbitrary power by the governors-general and the delay and corruption of justice. The leaders of the rebellion tell their followers the most astounding tales of the Americans, and the common people believe that the priests under American rule would subject them to the same tyranny. That the American army killed priests or otherwise maltreated churchmen or church property is, I believe, utterly without foundation. Aguinaldo is believed in the islands to be honest, and I think that he is acting honestly in money matters, but whether from moral or political reasons I would not say. While I do not care to discuss the real motives behind the rebellion at this time, I will say that if it were suppressed there would be many prominent native officials out of an occupation."

We are proud of this distinguished Canadian. Even the immortal Sam Slick could not have displayed greater caution and shrewdness. Dr. Schurman declined to give an opinion on the length of time it would take to suppress the rebellion. Perhaps the worthy President of the Philippine Commission realizes that the Spaniards sold that which they could not deliver.

An Irishman waiting for the sun to set, watch in hand, announced to his friends, "Begorra, if the sun does not set in two minutes it will be behindhand."

DEMORALIZATION IN FIRE RATES.

In last Tuesday's issue of the New York "Commercial Bulletin" the prediction is made that a fire insurance crisis is impending in the United States. After stating that the fire underwriting outlook is growing more gloomy, instead of brightening, the writer of the article in question says:—The charges of bad faith in the associations of companies become more and more frequent, and open defiance of rules is by no means a great rarity. The trouble does not seem to be confined to mere sporadic, local squabbles, and shows general disloyalty to pledges by many underwriters, and too much readiness on the part of others to seize on shadowy evidence of violations as a sufficient excuse for independent action themselves. The principle of co-operation in the fire insurance business has been greatly strained during the past few years, and at the present time it appears to be unable to bear up under the strain of cupidity and craftiness. The commission regulating organizations are in bad shape, and it is no secret that many private deals have been made with agents for a higher rate than the fixed figure.

Just what the outcome will be of course nobody knows; but the signs of the times point to a general demoralization in rates and commissions throughout the greater part of the United States. Thanks to the increase in security values, the companies could stand a year of rate-cutting if the previous status could be restored. A smash, however, will mean years of loss, and perhaps tariff rates may not again be established until the ranks of the fire companies are reduced as were those of their marine brethren. Possibly the agents may be able to save a number of the local boards, but it is hard to see how they can do this if the fight opens up in vigorous style. Meanwhile, it will be the part of wisdom to use caution as regards investments in fire insurance stocks. The officers' salaries and agents' commissions go on while the stockholder stands the blows.

LADIES WANTED.

"A Single Miner," in the course of a letter to the Manitoba "Free Press" from Nelson, British Columbia, says:—"We need more ladies here of the respectable class; strong, healthy, refined and sociable women of good morals, from 18 to 30 years of age and upwards, and of a class that are willing to marry gentlemen of small means, middle means, and miners like myself, who may some day, if luck in the prospect claims turns out good on development work, after hard years of toil, get his nice little haul in the thousands, as many of them with patience have already struck it. We have a great future ahead of us here. Nelson promises to be of great wealth in mineral showings. Nelson has a population of about 3,500, and is a central point in the commercial line, and just needs a few hundred marriageable, Protestant Anglo-Saxon ladies, from the British Isles, or elsewhere, to marry the many single men I know of here who cannot find companions."