THE Montreal Board of Trade has established an insurance, or guarantee behame, for the benefit of the families of deceased members. To take advantage of the arrangement, each member must pay an entrance fee of \$20, and on the death of a member, an assessment of \$3 will be levied upon each member. Refusal to pay the assessment, will entail a liability to forfeiture of membership in the board. A medical examination is required, before advantage can be taken of the scheme, but all who were members of the board previous to December 31st last, will be allowed to enter without the examination.

THE Toronto Mail in the course of an article on the disallowance of railway charters in the Northwest, says: "The monopoly clause is really nothing more than a shield and protection for the rates of the St. Paul, Minneapolis & Manitoba road, which denominates American territory south of Manitoba, and has the reputation of being a hard task master. If the Manitoba people are wise they will make this the test question at the Dominion elections. In old Canada we secure favors from the Government by putting a pistol to its head, when it is in the act of appealing to the country. Strictly speaking the operation is not defensible, but we do not see why Manitoba should not resort to it in order to secure fair play, other means having failed." The Mail strikes the key note when it says that disallowance should be made the test case in the coming elections. A test case if this question was made in South Winnipeg at the local elections, with a most gratifying result, and the verdict then rendered against disallowance has stimulated its opponents to renewed energy. Disallowance will undoubtedly be the test question in the coming contest, and the candidate who cannot or will not answer decisively in the negative, will be of little use to the electors of Munitoba. In the contest in South Winnipeg, disallowance received a fatal thrust, and it is now generally considered here that its days are numbered.

THE Toronto Mail, since its new departure in proclaiming its entire independence of political party, has come out as an advocate of manhood suffrage, with an educational qualification. In the United States, manhood suffrage has worked serious evil in some of the larger cities, such as Chicago, where the municipal government has been placed practically in the hands of the mob. An educational qualification might overcome this unpleasant feature of the case, though in Canada there would be little to fear in this respect from manhood suffrage in its broadest sense. The last act passed by Parliament, in extending the franchise, has intro-duced all but manhood suffrage, and only one short step would be required to make it com-plete. However, it would seem necessary that some safeguard should be thrown about the franchise. In a country like Canada, with free schools and no excuse for gross ignorance, there could scarcely be any objection to an educational qualification. Besides, it is a question if a man who cannot read, can be suffici-ently well informed on public affairs to cast an intelligent vote. In the states of Massachusetts and Connecticut, an educational qualification limits the franchise, namely, that the citizen must be able to read and write. Such a qualification imposed in this country could not be any great hardship, and would not likely provoke very strenuous opposition, though the Mail looks for strong opposition from the French press of Quebec.

La Justice, a leading organ of the nationalists in Quebec, intimates that an attempt will be made to extend French influence in the Manitoba Legislature. It says that Mr. LaRiviere, who is the sole representative of the French element in the Government, threatens to resign, unless the demands of his compatriots in the House for additional representation in the Cabinet, be granted. La Justice adds that the Norquay Government will be defeated, in the event of the deflection of the French members, consequent upon a failure to comply with the demands of the latter. Just what would happen in the event of the overturning of the Norquay Government by the withdrawal of its French supporters, it is difficult to foretell. There is little sympathy with class or race interests of any nature in Manitoba, and the opposition would hardly dare attempt to assume control of the affairs of the province on the basis of concession to any particular race. The people of Manitoba are too cosmopolitan in their views to countenance any movement of this nature. There is already a strong undercurrent of feeling against the dual system in practice in the province, of using the French and English languages in official transactions. The use of the two languages entails a considerable additional cost upon the province, which has much need of curtailing expenditure as much as possible. At one time, the use of the two languages may have been required; but with the small and decreasing minority of the French in the province, the latter language is looked upon by many as altogether unnecessary and the cause of useless expenditure. There are now almost as many foreigners of other nationalities in the province as there are French, and on the same principle official business should be transacted in these languages also. It is almost a foregone conclusion that in time, only the English language will be used officially in Manitoba. An attempt at domination in the local House, on the part of the French members, would most likely leave the latter without the fold of either party, and would probably hasten the time when the exceptional privileges which they now enjoy shall be taken away.

THE date for holding the Dominion elections has at last been definitely fixed, and the contest is now in full blast, with all its attendant excitement. In the Northwest-both in the province and the territories-the country was found to a great extent unprepared for the election, notwithstanding the feeling which has existed for the past six months or more that Parliament might be dissolved at any moment. Even now there is a great deal of uncertainty, and at the time of writing it was not known definitely in every case just who would be in the field. In Manitoba some very peculiar features attach to the present elections, which are worthy of notice. One of these is, that in only two constituencies of the province, namely, Marquette and Selkirk, will there be a straight party contest. Then there is the candidature of Mr. A. W. Ross for re-election in Lisgar, who was supported by the Liberals and opposed by the Conservatives at the last Dominion elections, but who has now the support of the latter and the opposition of the former. But the most peculiar and unaccountable feature of the whole proceeding is found in the combination between the two party organs in the city,

in advocating the candidature of Sir Donald A Smith for Winnipeg. Unaccountable is almost too tame a word to be applicable to the case, and besides it might not be appropriate, for there are suppositions to account for the combination which are not at all creditable to the parties thereto. In the case of the Manitoban there is nothing to be wondered at in its support of Sir Donald; but the advocacy of the candidature of the latter gentleman by the Free Press has been the cause of amazement. True, Sir Donald is usually spoken of as a gentleman of broad and liberal views, and in many respects he would undoubtedly make a worthy representative; but how the Free Press can support him in his present capacity is a matter of won-der. The Liberal organ has long tosed as the embodiment of self-sacrificing devotion to Manitoba's interests. It has been the self-constituted champion of her rights, and the strong arm of protection against aggression and injus-tice from all sources. After having become used to such contentions, the action of the Free Press has been a rude shock to those who vainly believed it was smeere in all its pretentions of devotion to the interests and rights of this province. In advocating the cause of Sir Don-ald A. Smith, the organ has done obeisance to the beast of monopoly, and bowed down low at the feet of Haman. Whatever Sir Donald's personal fitness for the position may be, it must be remembered, that to endorse his candidature under the present circumstances, would simply be to endorse monopoly, or at least give a tacit assent to it. The abolition of disallowance assent to it. is the thing above all others the most to be desired in the interests of this city and province, and every representative from the Northwest should be pledged to give an uncompromising opposition to monopoly. How could Sir. D. ald A. Smith, as a director of the C.P.Ry., and therefore interested in a continuance of the disallowance policy, meet the requirements which would be expected of him as a representative from this city at Ottawa. The idea is pre posterous from whatever point of view it may be considered. Vague rumors have been cir-culated to the effect that the Government would announce its determination to discontinue the disallowance policy, but such statements cannot be accepted as worth anything, when it is considered that similar promises have before been made in Parliament and elsewhere, but always without any attempts at acting upon them. Mr. Luxton owes his election in north Winnipeg to the feeling against disallowance. support which he now tenders through the Free Press to a gentleman personally interested in upholding that policy, a feature which cannot be accounted for in a manner at all creditable to the Free Press. The remarkable statement made by the organs, that their favorite candidate would announce a platform satisfactory to everybody, is too ridiculous to be worth serious consideration. The other two candi-dates in the field for Winnipeg are both pledged to oppose disallowance; to further the Hudson's Bay railway, and to assist any scheme toward the settlement of the vacant lands of the pro-vince. These are the three great questions of importance to Manitoba. They are both local men, running on the independent ticket, and each one is at the head of a purely Northwest-ern institution. There is therefore no occasion for calling in a representative of monopoly. regard to the contest in Lisgar, thename of Professor Goldwin Smith has been mentioned. Mr Smith could hardly be considered as more of an outsider than Mr. Ross. The latter gentleman has been a non-resident of the province almost since his last election, and there is no particular reason to believe that he is will remain a resident after the coming elections are over, whilst for many reasons his canditure should be obnoxious to the people. In the absence of a creditable local man the erudite professor would make a worthy representative, and one whom the electors of Lisgar need not feel ashamed.