

New York,
Philadelphia,
Philadelphia,
Philadelphia,
\$5,000; Dixie
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ny of New
a, \$75,000;
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Franklin
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f Hartford,
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e Company
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of London,
Liverpool,
f London,
pl, \$99,700;
2,000; Me-
a, \$4,000;
Merchants'
cantile Fire
mmercial of
l, \$60,000;
Mechanics'
Charleston,
f Brooklyn,
Hartford,
New Hamp-
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rance Com-
f Dedham,
of London,
New York,
rk, \$4,000;
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ce of Hart-
New York,
f, \$80,000;
ter Cooper
Insurance
derwriters,
Phoenix
Providence
n National
New York;
Reliance
mond Fire
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company of
St. Paul,
f Topeka,
ecurity In-
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d Fire and
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London,
\$15,000;
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nce Com-
Cleveland,
New York,

Yarmouth, N.S.—E. K. Spinney's two buildings damaged to extent of \$550; covered by policy in Union Assurance Society of London.

Ottawa.—Barrett Bros.' shingle mill damaged to extent of \$3,500. Insurance, \$1,250, in Standard, and \$1,000 in Monarch.

Cobalt, Ont.—Shack owned and occupied by George Ross, burned to the ground, as was that of Zona Trudelle, next door, on the Nipissing property.

Florenceville, N.B.—Mr. John V. Kearney's residence destroyed. Cost \$6,000 twenty years ago. Insured in the North British and Mercantile for \$3,000.

Amherst, N.S.—Black Printing Company's building damaged to extent of \$300,000, fully covered in Phoenix, North British & Mercantile, and New York Union.

Mattawa, Ont.—Outbuildings of the Mattawa Hotel, comprising five large stables and storehouses, burned to the ground. Some valuable cattle also perished.

GEORGIAN BAY CANAL AND MARINE INSURANCE.

Less Danger in Open Water Than in Canals, Says a Marine Insurance Man.

Considerable interest has been aroused in Montreal recently by the statements respecting the possible attitude of the Liberal Government towards the construction of the Georgian Bay Canal. It has been stated that the Government will make the construction of this canal at an early date one of the main planks of its platform during the coming elections. While action of this nature has been looked forward to among business circles for some time past, it was generally thought among well-posted people that, unless for strategic purposes, the Government would not bring forward this proposition until the following elections. There is a general impression now that the Government is carefully feeling its way in causing these announcements to be made. So far as comment on the street and on the Exchanges is concerned, the undertaking of the construction of the Georgian Bay Canal meets with some favor.

Marine Men Could Not Say.

One of the points which has not been brought out during the discussions of the subject, is the relation of the marine insurance in the new canal. Mr. Henry Timmis, of Messrs. Dale & Co., marine insurance agents, when asked by the Monetary Times if the Georgian Bay Canal would have any advantages over the present route in the matter of insurance rates, said:—

"That is a question upon which none of the marine insurance firms might care to commit themselves. It would be impossible for anyone to make a full comparison between the hazards of the two routes, upon which to base rates, but I am inclined to think that the Georgian Bay route would, on the whole, justify some reduction."

"A very important point in comparing the two routes," he continued, "would be that of navigation during the night. For instance, a boat which operates during the daylight only, such as on short trips, would be a very much better risk than one which proceeds during the darkness also. On this account, I think the present route would have an advantage over the Georgian Bay Canal. In deep and open water, such as is found in the Great Lakes, steamers may proceed with much less danger than in canals and rivers where the navigable way is narrow and liable to be obstructed with shallows and banks. Moreover, the chances of a collision taking place would be greater by the Georgian Bay Canal than by the present more open lake route.

Chances More, Mileage Less.

On the other hand, while the chances of accidents would be greater mile for mile, over the new route, the mileage of that route would be so much less than that of the present as to very greatly reduce the total disadvantage. This disadvantage is still more reduced, and probably turned into an advantage, through the fact that total loss, accident for accident, would be considerably less in the narrower and shallower waterways than in the open lakes. In such a well-protected waterway as the Georgian Bay Canal, the total loss through strandings or collisions should be very rare. The approach to French River, from the point at which the boats now turn south through Lake Huron, would possibly be more dangerous, owing to a large number of islands, than would the present course between the point mentioned and the foot of Lake Huron. But this disadvantage might, not be very great. The danger through storms, particularly during the fall of the year, would naturally be very much less in the Georgian Bay Canal than in the open lakes. For these reasons I am inclined to think that the Georgian Bay Canal would be less hazardous than the route now being followed. If this turned out to be the case, it would follow that the insurance rates would be in favor of the new route."

PROBLEM OF IMMIGRATION.

Discussions in Parliament—Concerning the Bonus System—Peopling the West.

Ottawa, April 15th, 1908.

The House has been busy this week discussing immigration. The matter impressed the House as one of national interest from every standpoint. In the end, it is largely an economic question. The resolution presented by Mr. Monk declared that the time had come "to cease paying a bounty at so much per head for immigrants coming to Canada." The debate has presented many points of view and assembled a large amount of valuable information.

During the past ten years, 1,170,886 white people have come from other countries to Canada not unequally divided, as their origin, between the three great sources of our immigration: (a) The British Isles; (b) the United States; (c) Continental Europe.

That the bonus system has little to do with this large number can be ascertained by averaging the bounties paid by the total number of immigrants who arrived during this period. Thus, we find that the British immigrant has averaged about 50 cents per head; the Continental immigrant, about \$1.25 per head; and the immigrant from the United States, about 25 cents per head. It is, therefore, not likely that abolishing the bonus system would decrease the number of immigrants. Indeed, this is not contended.

The argument against the bonus system is that it tends to lower the quality. Those who defend the bonus system claim that it is the most effective way to get selected immigration. But apart from either contention, the immigration problem is a big and troublesome question, and one that has grown beyond control by departmental administration.

Last year, there arrived in the Dominion about 300,000 immigrants, establishing a ratio of 360 persons to every 10,000 of our population, as opposed to the ratio in the United States of 115 immigrants to every 10,000 of population for the same period. That immigration to Canada will steadily increase hereafter seems to be evident. It will increase all the more rapidly if the United States continues to develop a policy of exclusion.

However much they may differ on other points, the critics of immigration agree that our primary policy should be to people the great West. We have assumed as a matter of course that it was the free gift of 160 acres of land which attracted immigration to Canada. It surprised us a year ago to learn that more European immigrants gave Ontario as their destination than any other province, and the quinquennial census of the prairie provinces was a disappointment.

For the nine months ending December 31, 1907, there arrived in Canada 235,328 immigrants. During the same period, the homestead entries for the Dominion totalled but 25,281. Some of these homestead entries were undoubtedly made by people who were already living in Canada. On the other hand, one homestead entry might account for several immigrants, if the homesteader was a married man with a wife and family. On the whole it is unlikely that more than ten per cent. of our immigrants from European countries take up homesteads in the West.

Montreal, Toronto and other municipalities are complaining that during the past winter they were loaded down with destitute, more or less helpless, and, in some instances, criminal people. In Montreal there is a vigorous protest against certain Italian immigrants, probably Sicilians. In Toronto the grievance seems to be that charitable organizations have sent a class of people, mainly from the city of London, who are inclined to be spoon-fed and who positively refuse to work upon the farm or upon railway construction. This may be corrected to some extent by more rigid inspection on the part of the immigration department. Neither class, say the Government, is brought here as a result of the bonus system, and it is difficult to undertake any drastic measures of correction. The Italians from the North of Italy, for example, are in great demand as navvies, and certainly no one would propose to shut our doors upon immigrants from the motherland.

The practical business men of Canada are proceeding upon the assumption that this country is to be in the near future a nation of twenty, thirty, perhaps fifty million people. This presupposes a constant and ever-growing tide of immigration.

The tendency seems to be for the Western homesteading to be largely left to Eastern Canada, the United States and Continental Europe. The purely British element will be most pronounced in Ontario, and one effect of the coming changes will be the rise of Montreal, Toronto and Winnipeg to cities approaching in population New York, Chicago, and St. Louis. There are those who contend that the Western lands should be kept intact for the descendants of people now in Canada and for Canadians returning from the United States; but this seems to be impracticable.

FIRE.

Avenue,
Equity.