

Attention. In the search for something new in the shape of insurance business, the particulars of the following remarkable contract recently effected in England are interesting. A colonel of volunteers has effected an insurance against accidents to the men of his battalion when going to or returning from drill or exercise, and also whilst so engaged. The rate charged is said to be merely nominal. We commend this new form of insurance contract to the commanding officers of our Montreal militia, as a means of protecting our soldiers from sunstroke when waiting for noon and a royal salute on the Queen's birthday.

A Growing City. Whatever may be said or thought of the future of British Columbia, by the present day followers of that sect or school of philosophers, founded by Antisthenes, and known for their morose and contemptuous views and tenets, Canadian cynics will find it difficult to account for the growth of the city of Rossland, save as an indication that the mining interests of the Dominion are based upon a solid foundation. Even the cynical unbeliever in his country cannot attribute the signs of industry and permanence observable in this British Columbian city, to aught else than a manifestation of belief on the part of the capitalists in the future of a district destined to add in wonderful measure to the wealth of the land we live in. A few years ago, Rossland was a mining camp, and the little band of adventurers who journeyed thither were attracted by the reports of its hidden wealth. These reports have been more than verified, and to-day the money invested by practical patriots is making the earth disgorge its treasures in gold, silver and copper. The camp of yesterday is now the third city in a rich and beautiful Province, and has a population of eight thousand progressive people. The water, light and sewage system would be creditable to a much older city, and the schools of Rossland are said to be the pride and delight of her citizens. Five chartered banks have opened branches in the city, a sure sign of stirring activity and prospective business. There is evidence of a golden future for this wonderful city, and that the pioneers who now control its destiny are alive thereto is best evidenced by the attention they are giving to civic affairs. The rulers of Rossland are about to assume control of the lighting of their city and also its water supply. This sensible movement, and street improvements, will certainly add to the good reputation and bright prospects of Rossland, no longer a camp, but a veritable hive of mining industry and fast becoming a model city.

Another Life Insurance Mystery. Where is Thomas O'Toole, of Fort Scott? Great vigilance on the part of life companies is evidently the only way of meeting the many new menaces to their safety. The business of life insurance seems to be chock full of

melodramatic possibilities, and many of its modern mysteries may well be placed in the category of tragedies calculated to excite our curiosity and wonderment, and yet hidden from the understanding as effectually as is the body of Thomas O'Toole, of Fort Scott, Kansas, from mortal vision. O'Toole had his life insured for \$8,100 in the following curiously named concerns: The Modern Woodmen, the Royal Neighbours and the Woodmen of the World. O'Toole was a patent medicine manufacturer. We say *was*, advisedly, because his whereabouts and present occupation are shrouded in mystery. Some time ago, Mrs. O'Toole returned from Texas and reported her husband as shrived, shrouded and coffined, he having died from small pox while they were sojourning near the Mexican border. Of course, the disconsolate widow wanted the Woodmen and the Royal Neighbours to pay her the insurance money. But possibly the very nature of O'Toole's occupation caused them to doubt his departure to that bourne from whence no bona fide vendor of patent medicine ever returned. As a result of investigation, the State authorities have been notified by the cruel officers employed by these friendly and benevolent societies that nothing lies mouldering in the grave in which Thomas O'Toole was said by his weeping relict to have been buried, but a blanket filled with stones. Now they are looking for the departed O'Toole with a warrant, and, lest the State officials may have difficulty in finding him, his wife or widow, and two small children, have disappeared, probably to join in the search for the missing husband and father. Where is Thomas O'Toole, of Fort Scott?

Yea, though a Kafir die, to him is re-mitted Jehannum

Modern Money-Lending. *If he borrowed in life from a native at sixty per cent. per annum.*

—Kipling.

The Canadian Senate has taken upon itself the somewhat onerous task of introducing legislation for the protection of needy or ignorant borrowers, and incidentally desires to save the prodigal son from the meshes of the money-lenders. No one will object to having the transactions of usurers controlled by limiting their rates of interest. Yet we venture to doubt the wisdom of any measure having for its object the protection of fools. In all ages of the world, the money-lender, although despised and frequently persecuted, has invariably exercised the right to place his own value upon the assistance rendered to his clients, and, important as is the subject now receiving attention, it is doubtful if any act of parliament interfering with the freedom of contract is necessary simply because certain individuals periodically reach such a financial condition as not to have the liberty of contract. However, this paternal interest in the spendthrift may be the means of protecting some innocent borrower from falling into the hands of the usurers. Let us hope so.