

cause a feeling of confidence and self-reliance among the Spanish troops in Cuba, that has hitherto been noticeably absent. It appears that 10,000 troops in the Philippines have accomplished what 200,000 have failed to do in Cuba. The conditions governing the two cases are hardly analogous, but, nevertheless, the result in one case cannot fail to have a determining influence upon the result of the other. It is likely that Spain will now attempt, with a stronger hand than ever, to subdue the Cuban uprising which has hitherto brought nothing but shame and disaster upon her arms.

It seems that the rebels in the Philippines have been driven into a quarter of the island forming a peninsula which is connected with the mainland by two necks passing on each side of a lake, and from this position there seems to be no escape. Thus the Spaniards are in a position to attack either from land or sea with a fair chance of success in either case, though probably a land attack will be made, for the reason that any withdrawal of troops from either neck of land to aid an attack by sea would leave an opportunity open for the rebels to force their way out and escape to the hills where, like the Cubans, they would be able to evade the troops.

The rebels in the Philippines made the fatal mistake of meeting the Spaniards in battle. The results have been disastrous to them in each engagement, not so much through a lack of bravery as on account of poor equipment. In cases of this kind, where the chance of victory is so remote against such odds as the latest war appliances entail, it would have been better policy to have pursued the course adopted by the Cubans, and carried on a guerilla warfare by means of which much damage could have been done and the interests of Spain incessantly harassed without the danger and risk which a drawn battle means to a force poorly armed and without a proper commissariat.

Regarding the final outcome of the trouble; a Yokohama paper, *The Japan Gazette*, draws attention to the fact that the Philippine Islands were captured by England in 1762 and given up again in

1764, in consideration of the sum of £1,000,000 sterling, which, it is stated, has never been paid. The journal says: "If any question as to the disposal of the islands should arise, a fact so pertinent is not likely to be forgotten in Downing Street." The paper goes on to state that Japan would not allow England to establish herself there unchallenged. From this it would appear that even the Japanese are beginning to realise the power and influence which the British Empire must exert over the world in the future.

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FIRE
INSURANCE
SWINDLES.

A year ago, the country was in a state of great excitement over the numerous life insurance murder trials that were in progress all over the Dominion, but the law made it so uncomfortable for those implicated, that there was a complete falling off in the number of such cases at the last Assizes. Instead, however, the criminals seemed to have turned their attention to obtaining money by swindling the fire insurance companies.

In various parts of Ontario, lately, there have been many trials for arson, arising out of a desire to beat insurance companies, and in Dufferin County there appears to have been even an organization of criminals of this class banded together for the express purpose of defrauding the insurance companies by means of fraudulent fires. This class of crime cannot be stopped too soon. The man who fires property upon which he has placed excessive insurance with the object of realising upon the policies, is only one degree removed from the criminal who deliberately plans the death of some unfortunate individual with a similar object, for he is trafficking in elements beyond human control. A fire once kindled, frequently burns farther than was intended, and loss of life not infrequently results. In some cases where it has been impossible to arrest the fire in time, whole families have been burned to death, and millions of dollars worth of property destroyed.

Criminals of this class, like those engaged in swindling life insurance companies, cannot be dealt with too severely.