

assertions because of the speaker's strict conformity to truth when complaining that his countrymen would "have no chance." In commenting on the same speech from which we quote the above extract, the *Financial News* (London), says:

"The Hollander gang, which for so long has misruled and sweated the Transvaal, will certainly have no chance in the future of prosecuting its nefarious trade. It was to guard against this fate that the gang urged on its Boer dupes to fight, and for the same reason that, in desperation, it still urges the Boers to protract the struggle. In the prospect of the Boers realizing how they have been made catspaws by the Hollander adventurers lies the hope of future amity in South Africa; and it looks as though the behaviour of the Hollanders at the present juncture will help materially to hasten the realisation."

**Wanted
also in
Montreal.**

One of the London Magazines contains a communication from a clergyman with artistic tastes advocating the formation, in that city, of a "Board of Beauty." The object is to control and regulate the erection of buildings in the British metropolis in conformity with some acknowledged standard of architectural excellence. It is pointed out that while London can boast of some magnificent specimens of the architect's skill, the appearance of these is usually spoiled by their surroundings.

The same thing is wanted also in Montreal where a Board of Beauty could soon improve the appearance of our city. We commend the suggestion to the Renaissance Club as deserving of the attention of its members. These gentlemen having the philosophy of taste and the science of the beautiful, could be relied upon to prevent all the violence now done to our esthetic feelings. Let architecture and the allied arts support this new movement.

**The
Life Insurance
Solicitor**

It is pleasing to note that the life insurance solicitor is now treated, in business circles and among intelligent people generally, as a man with a legitimate vocation. Some years ago there was a manifest disposition on the part of the thoughtless majority of those he called upon to regard him in the same light as a peregrinating pedlar of some nostrum for curing all the ills flesh is heir to. Now the life assurance solicitor is known to be a public benefactor. His mission is to persuade men to do their duty to themselves and their families; to compel them to think of the future and its probable consequences, even if the minister has failed to do so; to remind them persistently of the obligations they are under to provide for those dependent on them in the only way that such provision is possible; and to earn the thanks of widows and orphans in the dark

day when the loving provider slips away from earth, leaving food and shelter and the means of education, where otherwise want and desolation and ruin would reign. How well he has worked, let the millions upon millions of policies in force in the world answer. The life insurance solicitor is not a saint—with his eminently plausible tongue, persuasive smile, overpowering kindness and weakness for rebating; he is always on the alert, and may be mentally calculating his commission while filling up your application. Yet he is a public benefactor, and deserving of the respect his industry has secured for him.

**Profits of
Fire Insurance.**

That portion of the public who, on the subject of fire insurance, have a zeal that is not according to knowledge, ought to be silenced by the facts and figures showing the result of fire underwriting in the United States and Canada during the past five months. If any of the companies have a penny of their premium receipts left after paying losses and expenses, they are deserving of congratulation. If fire continues to hold high carnival all over the continent for the next six months, dividends for the most part will have to be paid out of accumulated funds, and the shareholders in these companies not having same will, like Old Mother Hubbard's dog, in the matter of dividends, "have none."

When municipalities are tempted to impose additional taxation on insurance companies, when legislators in their zeal against "monopolies," when cities and towns contemplate carrying their own insurance on public buildings, and when the business men in their misplaced indignation over "high rates" are preaching a crusade against the "rich" fire companies, we commend them to study the daily record of fires with the attendant lists of insurance losses.

**Some
Frigid Figures.**

The American Ice Company are having a very sultry time of it in trying to explain its action in raising the price of ice to \$12. The Mayor and civic officials of New York are charged with being stockholders in the company, granting it exclusive river privileges and profiting by the exorbitant charges. The indignant citizens who are seeking legal remedy for their grievance, have been obtaining some facts and figures from experts in the ice business. One of these, Captain Rich, of the State of Maine, gives the elements of cost of natural ice as follows:

"Harvesting and storing in an ice house, 12 to 20 cents; loaded on vessels along the Kennebec, 30 to 35 cents; transportation to New York, 45 cents; expense between the vessels and the scales, 15 cents; wastage, 10 per cent; a thousand tons of ice on the Kennebec would be nine hundred tons in New York, and would cost the company at the "bridges" just