houses. No one needs to be reminded of them; everyone resorts to them as matter of course. Very well. What is needed is an equal recognition throughout the country of the fitness, nay the need, of cleaning-up outside the dwellings as well as in. Municipal authorities should at once see to the drainage of lots and streets—pools with green scum on them are a danger to health—the removal of rotting garbage from yards or of decaying bodies of animals; the mending of sidewalks so as to avert action for damages. And there is much to be done also in clearing away such rubbish as old boxes and boards, loose paper and straw, oiled rags and waste. which, although they may not rot or ferment, still constitute a danger from fire.

COMMERCIAL AGENTS.

A business firm desirous of maintaining or increasing its trade is careful to select men as commercial travellers who know their business and will do credit to the reputation of the firm. A man ill-informed, ill-trained, unable to express himself, is of little use as salesman for a merchant. And it does not matter one whit how amiable or well-connected he may be if he has not the kind of knowledge his position requires. This being true in the case of a merchant, it is equally true of a country, which employs commercial agents abroad, with the intent that they shall make known what Canada has to offer to an immigrant or to sell to a merchant in Europe or elsewhere. The May number of "Industrial Canada" has a word of warning to the Government about the employment of improper men as commercial agents. That journal mentions the recent appointment of a commercial official who took a hurried departure from Canada, did not make the round of the manufacturers to learn what information was to be had or what was desired, but did carefully buy a dress suit case—and probably a hat-box. He was aiming, we may guess, for "Society," with a large S. It should be remembered that a country is judged abroad by its representatives. And if weak or unfit men are sent, the reputation of Canada in commercial circles will suffer.

CONDITIONS IN KOOTENAY.

We have seen, within the past few weeks, various persons from the Kootenay District of British Columbia, notably residents of or visitors to Rossland, Nelson, Revelstoke. And they all have told the same tale in one respect, namely, that the district had had a serious set-back since the miners' strike, and that almost everyone was hard up in consequence. Personal incidents and curious experiences arising from this general condition, illustrate the serious fact that grave harm has been done to an important section of the country by crippling its main industry. When mines are shut down or on half time, shopkeepers, hotelmen, mechanics—every one in the neighborhood suffers. And how has this harm come about? The same story is told by every one of our informants: the strike of the miners was unwarranted and unreasonable. It was a selfish scheme, devised in disregard of the best interests of the community, and fomented by foreigners who unhappily found allies—or at least helpers, conscious or unconscious—in the legislators of the province.

One does not need to go so far as the Kootenay lakes for instances of the prostration of trade and the deadening of enterprise caused by a capricious strike at the hands of imperious trades-union dictators. The busier a manufacturer, the more enterprising a contractor or a carrier, the more promising business in general, the greater it would seem is the likelihood that the walking delegates of some trade will find an excuse for a demand for higher wages, which will spoil the plans of all or any of the three. "Squeeze the capitalist," appears to be the war-cry of such people. No matter what the obligations of an employer, no matter what his difficulties, no matter how narrow a margin he may have on his contract, labor must take advantage of his time of need to squeeze so much more per hour out of him. This policy has done much to lay waste and depopulate various parts of British Columbia. Let us hope it may not have a like effect in other provinces. Labor is entitled to a reasonable wage, but capital is equally entitled to a fair return upon its investment. It is a thousand pities that the arbitrary demands of foreign dictators should, in a time of general activity, prevent the flowing of capital into channels which would, if permitted, add to the development and wealth of the country.

THE MUTUAL RESERVE FUND LIFE

With a great flourish of trumpets, through many papers and by many foolscap manifolds, this association now proclaims itself duly licensed as a regular life insurance company. On the 17th April, after keeping it under investigation for the long period of three months, the great State of New York has granted the Mutual Reserve a certificate. Of its own accord, the company had issued, in the course of its existence many thousands of certificates to other people at sight, as it were. But so doubtful were its pretended qualifications on first inspection that the Superintendent of Insurance at Albany took a long time to decide, and called for many tests. He does not now guarantee that the company will succeed, in its new role, but merely agrees that it has, at present, sufficient assets to comply with the conditions governing old line companies, as to reserve funds, and a small surplus over. In its palmy days, as a "natural premium" concern (and boss defamer of the regular companies) it was able to boast of a "surplus fund" of two millions of dollars over and above all liabilities. But it has been in hard luck for some years past, and now falls into line with very little over half a million of surplus above its legal liabilities.

Founded by the late E. B. Harper, in 1881, the New York Mutual Reserve Fund Life Association has paid out, in death losses, during its twenty-one years as an assessment society, upwards of fifty millions of dollars. Only about twenty millions of this amount was called for during its first 14 years of existence, and about thirty millions fell somewhat heavily upon the last seven years, since 1894. Though its membership has greatly fallen off in recent years, Old Mortality never relaxed its grip, but called for more and more, until the death of the association itself seemed most imminent.

In 1896 with $325,026,061 in force death losses were $4,162,603
In 1900 with $188,486,674 in force death losses were $3,744,226
In 1891 with $155,358,627 in force death losses were $4,613,755

Showing a very rapid mortality growth from $13 per $1,000 in 1896, to $20 in 1900, and to nearly $30 in 1901. How such a progressive mortality rate is to be provided for by nothing more of a surplus than a paltry