

In Happy Newfoundland. The Ancient Colony has long been celebrated for its fog and fish, and also for its port. It is said to be a safe deduction in vinous philosophy that the wine of Oporto which gets as far as Newfoundland, which crosses "that great sea and terrible, whence no man could hope to return," spoken of by Homer which weathers the sub-zero temperature of the North American coast, must be nectar for giants, not common mortals.

Perhaps the climate of this island, which ought to form a part of the Dominion of Canada, in the same inscrutable way that it imparts a rich and delicate flavour to wine, may also improve and strengthen man, until a policeman or fireman in St. Johns of fire-swept memory has but one ideal—the faithful and fearless performance of duty—a sleepless vigilance in the public interest which is not always noticeable in New York or even in Montreal.

At all events, there would seem to be no doubt that, in Inspector-General McCowen, Newfoundland has a Fire and Police Chief whose vigilant conduct has won the warm admiration of fire underwriters, and the highest encomium from the Chief Justice of the island. We gladly reproduce a letter which appeared in the "Evening Telegram" of St. Johns, testifying to what the happy people of Newfoundland think of Mr. McCowen.

The gentleman thus honoured is a native of the north of Ireland, the holder of a Royal Humane Society medal, and a jolly good fellow, to whose health the fire underwriters may well drink a bumper in wine which, when mellowed by a brief stay in the Ancient Colony, will bring a tender flush to the face of a marble Venus.

The following address tells Inspector McCowen what fire underwriters think of him:—

St. John's, Newfoundland,
November 9th, 1900.

J. R. McCowen, Esq.,

Inspector-General of Constabulary, St. John's.
Dear Sir,—The Newfoundland Board of Fire Underwriters representing the undermentioned Companies:—

Balaise, British America, Commercial Union, Guardian, Imperial, Lion, Liverpool, London & Globe, Lancashire, Manchester, North British & Mercantile, National, Northern, Norwich Union, Palatine, Phoenix of London, Phoenix Brooklyn, Queen, Royal, Sun, Western, desires to express to you its appreciation of your services in the case of arson recently before the Supreme Court. This crime, so cruel in its inception, and which, if successfully carried out, may be so terrible in its results, is one in which the whole community is deeply interested, and a conviction therefore, in a case of this character, conveys a sense of security to everyone.

That your exertions in the case of the Queen vs. Carmichael tended very materially to assure this, was evident to every one who attended the trial, and was emphasized by the Chief Justice in his charge to the Jury; and the Board, representing the above Insurance Companies as parties in the concurrence in his Lordship's remarks.

Interested in the safety of the city, desire to express its entreaty that the Board avails of this opportunity to congratulate you on the high state of efficiency of the Fire Brigade which you so ably organized, and have since superintended.

A Good Record. That the fire department presided over by Inspector McGowen is well conducted, may be gathered from the following report submitted to the public last month. Few fire departments on the Continent of America can show a better record for life-saving and efficient work. The following return is interesting as showing the total number of fires and compensation paid on account of losses since the organization of the fire department, 1895, to 30th June, 1900:—

	No. of Fires	Value of Property endangered.	Amount Insured.	Compensation paid on acc't losses.
1896	38	\$112,977.00	\$ 67,840.00	\$16,569.00
1897	90	174,213.00	120,660.00	15,767.00
1898	90	148,720.00	79,530.00	6,438.57
1899	90	310,360.00	163,400.00	3,297.85
1900	92	234,460.00	162,110.00	5,056.28
Total	400	\$980,730.00	\$393,540.00	\$54,128.70
Ave	80	\$180,156.00	\$118,708.00	\$10,825.74

The total amount paid for losses on 92 fires during the year ending 30th June, was but \$6,056.28, being an average for each fire of only \$64.74.

A Wicked Old Woman. From East Worcester, Massachusetts, comes the story of the arrest of a female centenarian for arson. According to the United States papers, when this wicked old woman was arrested, she admitted setting fire to the house of a neighbour while the family were away, and defiantly said she had been well paid to do the deed.

If this aged incendiary is a sample of the old women of Worcester, what are the young girls like?

The "Coast Review," commenting on this curious case of crime, says: "She will probably die in jail." However, we would not be surprised to hear that this frisky, female fire-bug had eloped with her jailer.

Accident Insurance. In discussing insurance topics of the day from various points of view, the "Financial News" of London is giving its readers much useful information and incidentally is assisting the insurance companies by drawing attention to the growth and expansion of the business. The necessity of life insurance is generally appreciated; but accident insurance, for some reason unknown, is still regarded as somewhat of a luxury. On this subject, the "Financial News" says:

"If life insurance is essential because of the protection it affords to a man's dependents at his death, it would appear that, in the case of business men, at least, it is equally as great a necessity, both for his wife's sake and his own, to insure against loss of income upon disablement. In view of the traffic of our great towns (and especially of London), and with our hurrying methods, the danger to human life in our crowds and causeways, necessity for accident insurance would seem to be increasing every day. According to the experience of the London