

False Fire Alarms.

The senseless, stupid wags who sometimes seek amusement, even in Montreal, by sending in false fire alarms, ought to be shipped to Aberystwyth, in Wales, for treatment. On a Saturday night of last month, an alarm of fire caused some thousands of people to occupy a square in front of the fire station of that town. When the alarm was found to be false, the firemen were made the subjects for jest and laughter. The temper of a Welshman is proverbially hot, and it is not surprising to learn that the fire-fighters of Aberystwyth connected their largest hose with the nearest hydrant and treated their tormentors to lons of water. It is perhaps regrettable that, during the ensuing free fight, the hose was cut with knives, and the firemen and appliances had to be rescued from the half-drowned and maddened crowd by the entire police force. But, considering the damage done to the hose, and the injuries wrought by the firemen upon citizens faces and feelings, it will probably be a long time before any one will play pranks or attempt merry tricks with the firemen of Aberystwyth.

Small-pox in South Africa.

In view of the statistics being continually furnished, proving the value of vaccination, it is surprising that conscientious objectors thereto exist. The "Daily News," in a recent reference to small-pox as one of the drawbacks to complete happiness under the patriarchal rule of Mr. Kruger, says the loathsome disease "has almost attained the rank of an endemic disease on the Rand, where amongst other Conservative influences the conscientious objector, or at any rate the person who has avoided, or evaded, vaccination, is found everywhere." Statistics show that during the twelve months ending with the beginning of last month nearly fourteen hundred small-pox patients were admitted to hospital in Johannesburg. Of these about two-sevenths only were white men. The proportion of deaths amongst the whites was rather less than amongst the blacks; but it was serious enough, for one-fourth of the white patients died. Much the most interesting point, however, is the disclosure that amongst the 393 fatal cases there was not a solitary death where the patient had been vaccinated within seven years before the attack. The hospital authorities also declared that any cases of the illness in vaccinated persons were mild, and that even those only occurred where the sufferer had not been vaccinated for many years.

Long Credit in Fire Insurance. Many are the complaints regarding the system of granting credit for premiums. Unquestionably, long credit in fire insurance is an evil. Everybody knows or seems to know why it is an evil. Officers and managers of companies agree that it ought not to continue. Well, why does it continue? If the companies agree so readily that the practice is a bad one, why have they failed to abolish the practice? A New

York underwriter is credited with saying: "There is hardly a day upon which I do not receive an application from some agent of my company, who also represents other companies, saying that he would like to make arrangements for longer credit, as he can now only give me such risks as can be collected for promptly. He holds forth a fine prospect of the business he could give, and reminds me that certain other companies allow him a long time in which to settle his monthly balance." It is the "fine prospect" for an enlarged volume of risks which catches the "certain other companies," and they control the general practice, perpetuating while they condemn it. Less volume of business and more cash would be productive of better balance sheets. Perhaps the folly of the practice may, like the rebating evil, force itself upon the attention of the companies—some day.

The Talbot's Tough Tars. When H.M.S. "Talbot" received orders to leave the warm and sunny Bermudas for the purpose of conveying the body of Lord Herschell to England, Captain Gamble must have known that his men were not equipped for a voyage to the frozen north. But, when the British sailor is under orders, 'tis

Theirs not to reason why.

However, it is not surprising to find New York papers expressing astonishment that, when the special train, with Lord Herschell's body, arrived at Jersey City station, "twenty-five British sailors, wearing straw hats and thin blouses were drawn up on the station platform." Later, we read, "the sailors were shivering as they marched," the box containing the coffin being carried by eight of them. They may have shivered. But it is recorded to their credit that they endured the exposure and discomfort of the sudden change from tropical heat to a New York blizzard like true British tars, uncomplainingly.

The experience of Captain Gamble and his crew reminds us of a similar incident of a few winters ago. When H.M.S. "Blenheim" arrived at Halifax, with the body of the late Sir John Thompson on board, some of the sailors, as she entered the harbour, were swabbing decks, barefooted and utterly regardless of the inclement weather, anxious only that their ship should present the customary trim and neat appearance of the British man-o-war. The "Talbot's" tough tars at the Jersey City station were maintaining the traditions of the navy.

IN FAR CATHAY.

Mr. James A. Wattie, formerly connected with the Sun Life of Canada, left this country for China about two years ago, in the interests of that company. After being there a short time, he organized the Chinese Life Insurance Company, with head-quarters in Shanghai, and is reported to be on the high road to success in building up a business among the people of far Cathay.