

depend upon limited incomes for their payments, and who if protracted sickness or death invade their households, must needs drop out. They require constant accessions in order to profit, and a let up involves loss if not bankruptcy. The longer one ponders over the methods of these organizations, the many failures that attend them, and the extortions that are practiced upon borrowers, the more is he puzzled that such things can be and abide in a business community. The only possible explanation is afforded in the fact first stated—the prosperity and savings of our people, the natural demand for houses and the safe investment of money. Possibly there should be added the further fact that the majority of men let other people do the thinking for them, and above all things they detest investigation. Without disposition to be personal or to indulge in strictures, it may be suggested that careful investigation into the antecedents of the managers of some of these companies might cause investors to lie awake nights until they had withdrawn their money."

FIRE APPLIANCES NEEDED.

Recurring to what was said editorially in these columns a fortnight ago upon the lesson to be drawn from the great fire in Milwaukee, we remarked that that disaster has spurred up some American cities to put their houses in order and so prepare for just such an eventuality. Cleveland, for example, asks for not one or two, but six new steam fire engines. The needs of the fire department of that city were presented to the Board of Control by Mr. Gardner, the director, last week, who announced that, after full consultation with the Chief, he recommended the following additions as being imperatively necessary: One fire boat; six new engines; six hose wagons; three new engine houses; three lots for same; new house for fire boat; equipment for four new houses; one water tower; addition to house for water tower; one chemical extinguisher; hook and ladder truck for No. 12; addition to station 12 for truck; rebuilding No. 4 truck; tool wagons and tools; fifteen horses; nine thousand feet of hose; forty-four men, including assistant chief. What does Toronto City Council think of this for additions to the Cleveland brigade, deemed "imperatively necessary," and judged by Cleveland, what appliances should Toronto have?

GRAVEYARD LIFE ASSURANCE.

A case which illustrates what has come to be known as graveyard insurance has been on trial for several days of last week in St. John, New Brunswick. Four persons, C. B. Welton, Rev. Sidney Welton, Dr. Randall and Gideon Reid were charged with having conspired to defraud the Total Abstinence Life Association of Chicago and the Golden Rule Alliance of Boston. The conspiracy was said to have been formed to insure for \$5,000 the life of one Reid, who was in a decline and died at about the date of issue of the policies, and to obtain the money from these companies and give

part of it to the widow of the deceased (whose signature had been forged to the claim papers), retaining a good share for themselves. Gideon Reid, brother of the man insured, seems to have turned Queen's evidence against the Weltons and Randall, and his evidence went far to convict them. It should be noted that Rev. Sidney Welton was agent for the Total Abstinence Life; his brother, C. B., was agent for the Golden Rule Alliance, and Dr. Randall was medical examiner for the latter company. On receiving permission to address the court on Wednesday, C. B. Welton acknowledged collecting three thousand dollars and using the money to meet notes, and expressed his contrition for having done so.

Next day the jury was charged by Judge Peters, who pointed out that evidence had been produced to prove a charge of conspiracy. The jury retired, and after being out nearly eight hours, returned with a verdict of guilty against C. B. Welton and Dr. Randall, on a charge of conspiracy to defraud the companies named. In regard to Rev. Sidney Welton the jury said they could not agree. The judge remanded the prisoners to jail, and adjourned the court to consider the question of bail for the reverend prisoner. It was pointed out at the trial, and very properly, that these foreign companies had not made the deposit required by Dominion statute, and were without license to do business in Canada. The judge, however, charged the jury that for the purposes of this case the Total Abstinence Life Association is a lawfully existing corporation in the place where it was organized, and that a fraud upon it committed in this country is punishable in our courts.

A New York exchange says that the Union Mutual Life Company of Portland had \$2,000 on Reid's life, and that the Mutual Reserve Life Company had \$5,000. The case against the Weltons and Randall was worked up with much perseverance by L. V. Beebe of the Union Mutual. Punishment should follow such a flagrant case of conspiracy and fraud.

THE COMMERCE OF THE LAKES.

FOURTH ARTICLE.

As there exists on the part of many persons a very imperfect acquaintance with the lake and canal system of the Dominion, a brief description may be necessary before closing this review. Indeed, it would have been more logical had the review commenced with a description of the lakes and canals; but as the aim has been more to present a comparative statement of the trade of the lakes and canals than a descriptive sketch, the reader is asked to excuse what the critic may consider a lack of method, or, perhaps, a want of logical arrangement in these sketches.

The rapid progress made by statistical science has enabled the merchant, as well as the politician and others, to obtain with some exactness the facts and figures connected with the ever increasing trade of the country. The system is the result of modern methods of intellectual work. It is not wholly due to the painstaking care of

the statist himself, but the credit is equally shared by the public officials who have been regularly trained to systematic work. From the excellent "Year Book," which is published in accordance with the enlightened statistical system above indicated, and under and by authority of the Department of Agriculture, the subjoined facts and figures have been taken.

It is, perhaps, familiar knowledge to the people of the Upper Provinces that the great lakes contain half the fresh water of the globe, but the statement excites wonderment when made in the presence of maritime people, many of whom, though not underrating the importance of the lakes, have but a scant acquaintance with the large trade that is carried on upon them.

This inland system of navigation extends for a distance of 2,260 miles from the Strait of Belle Isle to Port Arthur, at the head of Lake Superior. Of this distance seventy-one and three-fourths miles is artificial navigation by means of canals, leaving 2,188½ as open navigation from Port Arthur or Duluth to the sea. From Duluth to Liverpool, England, is 4,618 miles, and it is one of the wonders of the age to know that a vessel with her cargo can sail from Duluth to Liverpool in a comparatively short time. Half a century ago the idea was scouted as a disorder of the imagination.

The dimensions of the Great Lakes of America are as follows:—

Lake.	Length.	Breadth.	Area.	Ht. above Sea, ft.
Superior ..	390	160	31,420	602½
Huron	400	160	24,000	576½
St. Clair ..	25	25	360	570½
Erie	250	60	10,000	566½
Ontario	190	52	9,330	240
Michigan ..	345	58	25,590	578½

The total amount expended on the Canadian canals up to the year 1891, including the Baie Verte Canal across the isthmus of Nova Scotia, was \$57,214,292, and the expenditure on the American canals up to the same period was about \$100,000,000.

Now sixty years have passed since Biiss wrote, and the traffic through the various lakes and canals might be shown in a somewhat detailed manner, but it would occupy too much space. A briefer and more summary statement is, however, given. This will be found most interesting, and with the figures of Biiss fresh in the mind, the reader's attention is called to the remarkable contrast which these facts and figures suggest.

The maritime reader will pause in reverence at their colossal proportions, while even the "Upper Canadian" will, perhaps, doubt their correctness. But the authority on which they are given is not to be doubted. The possibilities which these figures suggest should have weight with our American friends in shaping their commercial policy. It should lead them to reflect that any attempt to cripple Canadian lake commerce is likely to react on those who attempt it. A broad, statesmanlike policy must in the end prevail where so much of the interest at stake properly belongs to British Americans. Mistakes were once made by the American Government in dealing with maritime