

the companies sometimes have themselves to blame for getting caught by firebugs."

"How do you mean?"

"They'll insure any blame thing for any sort of a duck that comes along, and no questions asked. I don't know so much about it myself, but I have heard tell of agents that were just falling over each other trying to get farmers to take policies before some other company came along. And they'd cut rates, too, and do any sort of thing to get business. And only some of them knew enough or cared enough to look close at the construction of the premises."

"Now here,"—added the officer, as he drew a match from his vest pocket, and struck it on the nearest available part of his clothing—"here's a wrinkle that I've seen time and again. I don't mean to say it has anything to do with arson, though it may have, too, for it makes that game so much the easier. But see here, there's a dodge that farmers are up to. When an agent tells them that he can't insure a house unless it has a brick chimney, they'll put up a sort of platform of studding five or six feet high inside of their log shack, and build on that a chimney up to the roof. Then they will build a little more chimney *on top* of the roof that looks all right, but the beggars will not connect the two (for fear the roof would leak), but stick to the pipe hole through the end of the house. Now, there isn't one insurance agent out of four that examines for himself how a chimney is built or if it is honest."

Several members of the group fell into talk about the terrorism that once existed in Biddulph township, near London, Ontario, and the more lately notorious Melancthon band of thieves and incendiaries. After we had speculated about the methods of such malefactors and wondered at the duration of a state of things, which in either case was disgraceful to the province, one man said: "I think they were a bad lot, without exception, and should all have been shot." To this blood-thirsty desire no one made immediate response; but the officer, looking down at his pipe, presently said:

"I don't hardly wonder at you saying that, Mr. S—, but you're a little off. Some of those folks were better than the others of the gang, but they got drawn in and couldn't get out."

The young man of the crowd was curious as to this, and wanted to know the how and why and wherefore.

"Well young fellow," explained the detective, "it's this way. I got to know something about how these here firebugs worked the racket, for one of us had to ferret out a gang once. Now, take this Grey County nest, that Joe —, the Toronto detective, had to do with. There was two niggers in it, you remember, and one of them was a brainy sort of duck—the big fellow. These two devils would keep their eye skinned for a farmer that was getting behindhand with the world, and getting into debt, and the blues, and all that. They would go and talk to him and pretend to be sorry for him, and ask if he had any insurance. If he hadn't they would explain that he had ought to be insured, and if a fire 'happened' he would get \$400 or \$500, or \$1,000 in cash. Well, they would get him a policy, or he would get a policy—that's dead easy, as I've been tellin' you—and the notion about the fire and the insurance money would be soaking in that farmer's mind all the while, don't you see? Next part of the lay-out would be when he would be groanin' about his debts, and so on, the big nigger would say: 'Here, Mac, or Mike, or Tom, you give me so much (naming a sum) and I'll get her touched off fur ye.' And sure enough, the blamed place would burn, somehow."

"Next thing, by Jinks, when Tom or Mac got fixed up happy with his insurance money, this nigger—he was a terror, that big buck—would come round some night to Tom and tell him: 'Say, I'm in a hole. an' I want some money. My barn's insured for \$1,200, and I want you to touch her off for me.' Poor Mac would say No—and then the buck would turn on him, and say: 'Here, by the Holy Smoke, if you don't I'll blow the gaff on you mighty quick, and you'll go down to Kingston before harvest.' Then, of course, to save his own skin, Mac would do the job; not that he wanted to, but because, by Gosh! he was like the boy diggin' for the groundhog, he just had to do it, or have nothin' for supper."

"You carry some scars, don't you, of encounters with bad men? In a long experience, such as yours, in the detective line, there must have been attempts made on your life?"

"Not many. But, of course, a man can't always get off without some bruises. I got a knife into me once; and I had

quite a lively scuffle that time. It used to warm me up just to think of it."

"Tell us about that, won't you?"

"Oh, that was a long while ago, and I was a youngster. They sent me out near Georgian Bay to look for a fellow that had been stealing horses. I came up with him at the roadside, driving a team. He was whittling a whip-stalk with a good-sized jack-knife, blade about four inches long. He didn't know me, and I went up and took holt of him. He used some language, and I pulled a gun. He grabbed for the gun, and got a holt of it, and we were both reachin' for the trigger—it was one of these here old-fashioned Colt's revolvers—and I was blamed scaret it would go off in the scrap, and we none of us knew which way it would shoot. He called to me to let go my holt of him, and I wouldn't, so he made a crack at me with his knife. It went clean through both my coats and my shirts, and got me just where the neck slopes away to the shoulder, but it didn't go deep, only made a scar. Then he broke away from me, and ran hard, with me after him. I called to a big teamster ahead to stop him, and the big, raw-boned Scotchman picked up a pine slab and made for the runaway, who slipped into a ruined house. He fell through the rotten floor into the cellar, and we got him."

"What was done with him?"

"Oh, he had to serve time. I saw him in gaol afterwards, and he was good as pie. Why, bless you, he was rather better than some pies, for when I was up on the C.P.R. near North Bay last summer, they told me that he is Reeve of a township away in the rocky part of the rockiest C.P.R. district up there. Well, it's a hard life, sometimes, pluggin' round after crooks, but I won't deny but what there's excitement in it, and fun, too. If it wasn't for the fun and maybe the pride a fellow takes in doing a good piece of work, I reckon some of us wouldn't hardly stick at it as long as we do. Well, folks, so long. I'll be getting down to my shack. Say where's my lantern? I'll just take another cigar, if you don't mind."

J. H.

DEVELOPMENT IN OUR NORTH-WEST.

FACTS AND OPINIONS.

I wish some doubting, fearing people from the Old Country could have witnessed the harvest of this Western country this year as I have witnessed it, field after field, farm after farm.

And I wish some of you folks in the East of Canada could see the wonderful growth in these prairie settlements of late years, and especially the results of the 1897 harvest. It would cure you of half-heartedness about this grand heritage of ours here in the West.

Figures on paper will not give half the impression that a personal visit does as to the capabilities of this country for farming and stock-raising. But to any person who understands figures as being a reflex of facts, there must have been something startling in the result of the inspection of several million bushels of Manitoba and North-west wheat in, I think, September last.

Inspection of the wheat passing through the C.P.R. elevators at Fort William showed that 98 per cent of the 1897 crop of North-west Canada graded Nos. 1 and 2 hard. *There was no frosted wheat*, and practically the whole was sound grain. Compared with this, the Minnesota and Dakota wheat, good as it is, made a much inferior showing. I forget the proportions, but it seems to me that not over two-thirds or three-fourths graded Nos. 1 and 2 in those States. Duluth inspection, it would be.

Then the good prices this year were a Godsend to Canadian prairie farmers. In September and October the wheat was coming to market, and being sold at the rate of 140,000 bushels to 200,000 bushels every day, and the prices paid for it to the farmers were 70 cents and 71 cents a bushel at Regina and Moosejaw, 75 cents at Portage la Prairie, 73 cents and 74 cents at Emerson, and 73 to 76 cents at different points on the Souris branch railway.

Think of the happiness of a farmer who had been in the habit of taking home \$14, or perhaps \$16 as the proceeds of a load of grain at former low prices; the same man this year would take home \$70 or \$80, or even \$90 after selling his load of wheat at railway points in September or October. A man I know told me he had seen lots of instances of this kind in Manitoba and away in the west of the Territory of Assiniboia, where the