

Canada wants to learn not how to build a house in a day, but how to build one that will stand against time.

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Business conditions are best reflected in the space now given to sea serpents, comets, Thaw and Johnson.

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Canadians visiting Europe are still returning and making strenuous efforts to spring a new reason for tight money.

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Some folks think that if those bills were called treasury Williams they might have a better chance in London.

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While the Ontario government is considering the appointment of a provincial fire marshal, incendiaries are working overtime.

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An enthusiast gazing at the western wheat prospects exclaimed, in his joy, "All hail!" and someone cabled a cyclone story to England.

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The Toronto World's musical writer last week was "struck with the singular sweetness of the brass"—a case of tight money easy again.

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A Toronto man threw a brick through a jeweler's window and grabbed a handful of goods—scarcely a gentleman's way of pilfering.

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Some of those banking ideas from Saskatchewan remind us of the "grand eliptical, Asiatical, nervous cordial which, gentlemen, cures all diseases incidental to humanity."

FIRE CHIEFS AND ARSON

President Chief Wetmore read a paper on "Fire Insurance and Its Relation to Incendiarism" at the Fire Chiefs' Convention at Kingston, and pointed out that fires of an incendiary nature caused \$250,000,000 damage yearly in Canada and the United States. Emphasis is laid on this cause of fire loss by the utterances of officials in Canada's largest cities.

"The time has come when steps should be taken to stop incendiaries' work in Montreal," declared Commissioner Latulippe immediately after evidence had been given in the case of a fire in that city.

"During August," said Commissioner Latulippe, "many cases have come before the fire commission to which we called the attention of the detectives, but no report has ever been made to us, and the men suspected are still at large. I am positive that in several instances fire has been set deliberately, and it seems as if nothing had been done to find the culprits."

Commissioner Latulippe explained that a special detective should be put under the control of the commission, so that every case might be thoroughly investigated. Every day a report would be made to the commission, which would act accordingly. And attention was drawn to the great increase in the number of fires in Montreal so far this year over the last year by Fire Chief Tremblay, of Montreal. The chief said that already there have been twenty-one hundred fires to which the brigade has responded to date against twenty-six hundred fires for the whole of last year. If the present rate keeps up there will be four thousand fires this year. The chief recommends the taking of extraordinary precautions against this evil and the building of more fire stations, etc., while at Toronto, Fire Chief Thompson made a report during August to the civic board of control, that at least 50 per cent. of the recent fires had been caused by incendiaries.

During August the firemen have had to deal with no less than 27 incendiary fires in and around that city. Besides that, they had calls to the outside points near the city, and one of these, the Fairbanks Hotel fire, is also thought to have been incendiary. Though the damage has not been very great, in most cases it was in the hundreds of dollars.

The Bank of British North America has opened a branch at Queen Street and Beach Avenue, Toronto, under the management of Mr. J. Cant.

Now that Winnipeg has passed Minneapolis as America's leading grain market, it would be interesting to know what sort of a crop hobble Minnie wears.

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This week, the proverbial biscuit goes to Councillor Douglas, of Hamilton, for the desire expressed to give every opportunity to a "Canadian speaking" workman.

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Six or seven banks have been victimized of about \$17,000 by a bogus letter of introduction. Do not be offended if the bank manager in future gives your friend's signature the acid test.

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The Burnaby, B.C., by-law to convert about \$1,000,000 bonds from 4½ to 5 per cents. was defeated by a majority of 33, who will have the doubtful glory of having put a temporary kink in the inevitable.

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Six Salem, Ohio, girls sold 10,000 kisses at \$1 each to aid the endowment of a hospital. In Canada, Sir Max Aitken would form a merger, giving a bonus of lip salve; the Montreal Stock Exchange would list Kiss common, and Toronto's medical health officer would insist on celluloid kiss guards.

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"A well-known professor of political economy in Canada produced off-hand an essay of 20,000 words to show that for orice in the world an adverse trade balance was a blessing to the debtor nation, and offered it to the New York Times Annalist at a price which he supposed it would be only too glad to pay, seeing that it had ruined its circulation in Canada by attacking the country's credit, and might hope to restore it only by printing his explanation." Who does the cap fit?

HOW SASKATCHEWAN TREATS TAX ARREARS

The experience of municipalities in older provinces and countries bears out the fact that each year it appears to be necessary to compel some delinquents to pay taxes. Quite often only a start in the proceedings is necessary when he who is indebted sees that the municipal body concerned is in earnest, whereupon he becomes aware of the fact that, to avoid further costs and embarrassment, it is better to pay his assessments before additional expenses are added. Throughout Saskatchewan an equitable method is in force, whereby municipalities may compel the careless or stubborn delinquent to pay what taxes he may owe. If criticism were offered to the routine, it would doubtless be that the party owing the taxes is treated almost too leniently, but it is recognized that an opportunity should be given to every one to pay his assessments before he actually loses his land, for to take a man's property from him on account of certain indebtedness is a serious matter, and one which should not be proceeded with until it has received due consideration. However, under the system prevailing in rural municipalities, no land is forfeited until due notice has been sent by registered mail, more than sixty days before the sitting of the court, to every one shown to have an interest in the property, according to the tax enforcement return and the proper land titles office. Thus, the person or firm which may hold a mortgage against a quarter section, will be duly notified in every case of the proposed proceedings and the danger in which the land, against which taxes are owing, stands of being finally forfeited. Again, a period of twelve months after the sitting of the court for the confirmation of the return of arrears is allowed, during which time the delinquent may pay his taxes and costs. After the expiration of the said year, however, the rural municipality may apply for the title, and when this is secured, the land becomes the property of the municipality, and thus forms for it a substantial asset. The system mentioned in this paragraph will be general throughout all cities, towns, villages and rural municipalities commencing with the year 1914.

The Saskatchewan farmers are making a bad start, however, by calling upon the Provincial Government to give them subsidies to enable them to organize co-operative societies. Co-operation is collective self-help, and if State aid is to be a factor, the movement is tolerably sure to come to grief.—Montreal Gazette.