

"extra privileges" referred to in the above excerpt from our previous article, have never been actually accepted by the Insurance Department. We were not far wrong, therefore, in casting doubt on their value to the insuring public.

But to return to the action-at-law. It seems that some time ago Mr. Ostrom disposed of a one-quarter interest in six of these copyright policies to a Mr. George Stevenson, of Toronto. The latter in his turn assigned the quarter-interest to Mr. Ewen Mackenzie, Mr. Mackenzie is now taking action against T. Marshall Ostrom, and the Monarch Life Assurance Company to set aside the alleged sale by Ostrom to the Monarch Life Assurance Company of plaintiff's undivided one-quarter interest in the interim copyrights, for the Dominion of Canada, for six certain forms of insurance plans known as the Gold Bond, Six-Year Bond, Eleven Premium Six-Year Bond, Mutual Benefit Bond, the Life Optional Endowment Insurance Policy, and Ostrom's House Endowment Policy, and for the copyrights subsequently secured, and for an injunction restraining the defendant Monarch Life Assurance Company, its officers, servants, and agents, from advertising an exclusive interest in said copyrights, or in the alternative for the sum of \$5,000 for the plaintiff's said undivided one-quarter interest in said interim copyrights and copyrights.

We repeat that investors who are asked to put their money into such schemes as these ought to know what they are doing. Such cases as this at Osgoode Hall should do much to enlighten them.

EXCESSIVE USE OF WATER AT FIRES.

"Observer," Montreal, thinks we should speak once more about the useless waste that comes from the frequent hasty unreflecting deluging of premises with water by fire brigades in case of fire. He says: "I remember what you wrote in The Monetary Times about the Eby-Blain fire, a year ago, and the shameful destruction and loss caused by useless pouring in of water till the whole stock was ruined. You were right, too, for I was there and saw the thing, and very sick it made me to see such waste." Referring again to the subject, it has given us satisfaction to see that the chief of the Toronto fire brigade (in speaking to a newspaper reporter about the September fire on the Esplanade, where Capt. Worrell was killed by the fall of material inside the building) recognizes that firemen have a duty in saving property from damage by water. Chief Thompson was referring to the dangerous nature of a fireman's occupation, and to the necessity that sometimes lies upon every member of a brigade to fight fire at close range, and added, "Our business is to save lives and property, and to save property from damage by water as well as by fire." Has the chief only now learned that part of a fireman's business is to save property from damage by water? If not, why did he not take that view of his duty in August, 1904, when such enormous waste was caused by water at the Eby-Blain Co.'s fire? If any one reminds us that he was lame at that time from an injury, and only able to hobble about Scott Street at the fire, our reply is that it was the lameness of his judgment which mattered on that occasion, not the lameness of his legs.

ONTARIO MINING LAWS.

Much interest is being taken in various parts of Ontario in the condition of the mining laws, and various suggestions have been made as to their alteration. It is the expressed intention of the Provincial Government, however, before making any changes in the mining laws to give the mining men of the Province a chance to express themselves. Meetings will be held in the different mining centres for that purpose, and later a convention for the whole Province is intended to be held. The places of meeting selected for these meetings are: Kingston, Madoc, Haileybury, Sudbury, Sault Ste. Marie, Port Arthur, Kenora and Fort Frances. At these meetings delegates are to be appointed to the convention, which will discuss the various resolutions offered by the local meetings. The convention will likely take place in Toronto about the middle of November. When the Ontario Legislature meets again, the revision of the mining laws will come up in due course.

THAT QUEBEC TAX.

The tax of three hundred dollars imposed by the Quebec Legislature on commercial travellers from outside the Province selling goods within it has provoked much ill-feeling and strong opposition from both Canadian and British merchants, and no wonder. But the treasurer of that Province declines to do away with it, contending that the principle is right and the tax within his competency. And he needs the money. The Government at Ottawa have not yet pronounced upon this tax, but have decided not to interfere with the British Columbia statute imposing a tax of \$50 on commercial travellers who enter the Province from places outside, which is just such another measure. That decision was reached by the Cabinet after having had before them the report of the Minister of Justice, declaring that the statute was constitutionally one which it was competent for the Provincial Government to enact.

IN THE OLD COUNTRY.

With the Canadian Manufacturers' Association.

One cannot but remark the extent to which advertising is carried in the Old Country. Not only do the omnibusses and brakes in London blaze outside with patent medicine and other advertisements, but the railway stations as well. It is almost universal to find every large station and many smaller ones covered inside, and the railway stone or brick walls along the track for a long distance outside, with "Beecham's Pills," "Bovril," and "Reckitt's Blue." In the North, both in Scotland and Yorkshire, it seemed quite as bad. Melrose's Teas seemed to divide attention with Hudson's Soap along the fences of stations. An ingenious Scotchman adopted a plan of declaring himself "WALTER WILSON, THE LARGEST GROCER in the Kingdom," in great letters, and then in small along the brick walls. A scheme adopted by a patent medicine proprietor resembles one which will be recalled by those who travelled much in south-western Ontario thirty years ago as having been employed by P. Jamieson, the clothier. This is to place, not in or upon any railway property, but in the fields near railway stations, and visible from the cars, signboards four or five feet long bearing: As an example, we saw hundreds with this legend:

