

and similar conditions would be in many other places. But, oh, for all that, the poverty and degradation of the people—the dark, evil smelling dungeons in which they have to live—the wretched, children brought up in holes like rabbit warrens and knowing nothing of the world, but the few yards of narrow gloomy streets where their parents have what they call their home, and who are turned into that street to live—eat, wash and attend to every want of nature, is simply appalling. If to them the question were put—and they had intelligence enough to comprehend it—Is life worth living? surely, surely, the answer could be no other than—No!

It goes without saying that the trees and flowers of Italy cannot fail to charm the tourist—but what I was not prepared to see was the infinite pains and labour bestowed upon them. I had imagined that where nature did so much that the people would regard careful culture as superfluous, but so far from this being the case they universally bestow upon them the most careful attention. Italy, at this season, is one glorious garden park from one end to the other, and I have never witnessed such thorough cultivation of ground. The trees are made to grow just where and as they wish—the vines are trained with the greatest care from stump to stump of trees, which they grow at regular distances for the purpose, keeping them cut down to the proper height by lopping off the branches every spring leaving just a few forks to support the vines—but as they grow a kind of Willow for the purpose, whose young shoots are marketable for basket and other purposes, they not only have permanent vine stakes but get a crop from them besides, and they cultivate the ground around them till it resembles the finest garden mould—with, at the present season, at all events, not a weed to be seen. But while too much cannot be said of their care of the ground they seem to be utterly indifferent to the condition of their houses. More dilapidated, cheerless, neglected looking habitations for human beings I have never seen in such surroundings—and they are as a rule perched away up on the highest points, and most useless rocky portions of their land, as if they grudged the slightest encroachment on their beloved vineyards. The highest crags all over the land are occupied by houses—and even villages and towns—picturesque subjects for the sketcher's pencil, but if they are all like the few you get a close inspection of, then, truly, it is the distance that produces the romance. In fact, they seem to regard their houses as a necessary evil to afford a shelter only at such times as they cannot remain outside.

In the cities, especially, they are passionately fond of flowers—and cultivate them with the greatest attention. Flowers are everywhere; gardens, roof-gardens and sides of drives. There is a boulevard in Florence called at one stage Machiavelli—then Galileo; leading to the Michael Angelo terrace, which is one of the most beautiful drives in the world—double rows of trees run all the length—and parks affording the most enchanting vistas occur here and there on the way, and the view from the terrace is superb,—but one of the most beautiful effects is created by a bank of flowers all along a great portion of the drive. A diminutive wall, so to speak, runs lengthwise along the centre of a broad sidewalk, and from this wall, whose purpose is to keep it back, earth is sloped up against the line wall to the height of 3 or 4 feet, and the whole planted with the most gorgeous flowers. These seem to be held sacred by old and young alike, and are preserved from the desecration of dogs by a municipal law, which prohibits them from the public streets except when held in leash and muzzled. When will our Montreal people awake to the necessity of taking similar measures to put an end to the unspeakable pollutions and destructions of dogs run-

ning loose everywhere? The Florentines would no more tolerate them as we do than they would permit as many rabbits among their flowers.

To return to the subject of paying, which writing of this boulevard recalls—I must not omit to mention the macadamized roads. These are made with a perfection which approaches asphalt in its smoothness and tenacity. Not only the boulevards but all through Italy, so far as can be seen from the railway, the turn pikes seem to be as smooth and level as a well made tennis court. A bicyclist could ride from Naples to Venice without a jar to his nerves.

I also noticed, with much admiration, a system of paying between the rails of street cars which could not be surpassed, viz., paving the space with heavy stone flags (in one piece), which fit in exactly, and not only form a perfect pavement, but keep the rails from the possibility of moving. While all telephone and telegraph wires are carried on strong iron brackets fastened to the walls of houses—not a pole in the streets—but it is only fair to say they have not anything like the number of wires we require. Another thing that strikes a stranger is the universality and neatness of uniform among all classes of public officials, and the respect it creates, and the self-respect which it produces. No common-place makeshifts but regular smart military looking dress of which the men are evidently proud. My pen refuses to work any longer, so say Good-bye.

TOURIST.

LUGANO, Italy, 8th May, 1903.

TORONTO LETTER.

The Ottawa fire exhibit—An object lesson—The chief loss payers—Impending strikes—The King Edward Hotel—A fire underwriting item.

DEAR EDITOR:—The late Ottawa fire contributes one more object lesson to our Canadian Fire Insurance education. It has been said everyone can be wise "after the event." Seemingly it takes two events to teach wisdom to some of us. Many years ago it was prophesied by an experienced insurance inspector that the accumulations of lumber in its vicinity would some day destroy the city of Ottawa. Twice the possibility of such a catastrophe has been demonstrated, are we to look for the third, and last time, and illustrate the saying three times and out? Now, the people of Ottawa should rise up and use their civic votes in the proper direction to rule out all piling of lumber within the city limits, no matter what the cost, or who suffers. It is a sufficient risk to have vast lumber yards on the Hull side of the river without permitting them to exist on the city side. From all we hear the Ottawa people really mean this time to end for ever the chance of another conflagration from a lumber fire. To their newly awakened energy now there comes as a further stimulus the announced determination of the C. F. U. A. to keep up the recently imposed extra of fifty cents per \$100 of insurance, until such time as the lumber menace is removed from within the city. The patience, which keeps the insurance companies still taking chances, time and again on the same old hazards is something wonderful. This time a large portion of the disaster has fallen upon the non-tariff offices.

Misery loves company, and I have heard expressed some regrets that the heralded Lumbermen's Insurance Company had not entered the field in time to assist and take its baptism of fire at Ottawa. It may be, however, that a stay of proceedings may now occur, and that the launching of this new company will be deferred, unless, indeed, the promoters have great courage.