

Landlords and Insurance. Landlords in London, England, are being attacked because they have adopted the practice of recommending their tenants, and otherwise inducing them, to insure property in certain companies. Solicitors of fire insurance business find their commissions diminished by this practice. The landlords are threatened with litigation for taking secret commissions. The case is analogous to the custom in Canada of loan companies selecting the company in which the property mortgaged must be insured, though the mortgagor pays the premiums. The custom is reasonable; a landlord is justified in protecting his own interests by seeing that whatever fire insurance he has an interest in, is placed in a sound company.

Driving School Wanted.

According to modern theories regarding education, and some new-fangled practices, the word "education" ought to be abandoned as being expressive of a false conception. The basal idea of education is the educating or drawing out of mental powers as blossom or fruit are educed by the influence of sun, rain and air. The idea becoming prevalent is that, education means, not developing mental power by intellectual training, as the athletes trained for a contest, but cramming the mind with information, or "facts," which do not always convey information. The result in general is akin to what would happen were a boy to be taught sword exercises before his frame was strong enough for them; he would learn much, no doubt, but he would probably damage his constitution by the premature strain. As this is the modern, up-to-date idea we consider it desirable for boys to be taught the technique of driving horses. Hundreds of boys in this city live by this profession, and, judging by their performances on the streets, most of them are anxious to die by it. If our future carpenters, etc., are to learn their trade in a technical school, why not our future drivers? Should not the public school curriculum, or programme, include a course of lessons on the gentle art of "hitching up," and handling the reins of a vehicle? The care of horses would be a fascinating branch of study for school boys, and, to considerable numbers of them, would, incomparably, be more valuable training for their future life than being crammed with metaphysical grammar rules and a variety of "ologies," which are as nutritive and educative to the ordinary mind as sawdust would be to the physical system. It is becoming more and more difficult to get men who are experts with horses, and a good driver is quite rare. Yet these accomplishments afford an agreeable and honourable calling, which commands a fairly good living. We submit, therefore, as the day of technical instruction for boys has dawned that a valuable extension of the system would be for a branch to be established, to teach driving and the care of horses.

England Invaded, 1745.

The invasion of Cape Colony by the forces under De Wet recall the story of the invasion of England in 1745 by Highlanders under Prince Charles, the Pretender to the Crown of Great Britain. Those irregular troops got as far as Derby, which is only about three or four days' march from London.

Traditions are very fresh in that county in regard to the unceremonious visitors who helped themselves to whatever they needed. The operations of English regulars in the highlands, chasing the armed natives, and the difficulties they met with, owing to the mountainous country, lack of roads, &c., bear some resemblance to those experienced by the Imperial troops in South Africa. In a few years, after the flight of their leader, the highland chiefs, who had been fighting English troops, and had raided England to its centre, became loyal subjects of the British Crown. Names now distinguished in Canada for loyalty to the British Crown, are the names of men, their ancestors, who were "out in '45," fighting against the Crown.

"No more we'll see such deeds again,
Deserted is the Highland glen,
And mossy cairns are o'er the men
Who fought and died for Charlie."

We do not despair of ex-president Steyn being the proud possessor of the Queen's commission, and of De Wet wearing Her uniform, as, in the last century, some gallant fellows did, after fighting with as much determination as the Boers have done against the British Crown.

Fire Insurance Rulings

The following rulings have been issued by the New York Fire Insurance Exchange:

"One story buildings occupied in part as dwellings: Where a one-story building is occupied for mercantile purposes in front, with a dwelling in rear of same, if not specifically rated, it may be written at same minimum rates as would apply to stores with exclusively dwellings above. Modification of ruling regarding gifts to brokers: The ruling published on circular No. 192 prohibiting the making of gifts of any description to brokers is so far modified by the arbitration committee as to exempt calendars and blotters from the operation of such ruling, providing that such calendars and blotters do not contain matter advertising the broker. Dressmakers and milliners in dwellings, etc.: The arbitration committee rules that, where dressmaking and (or) millinery are carried on with not more than five hands in living apartments of buildings otherwise occupied exclusively as dwellings and (or) as store with exclusively, dwellings above grade floor, such limited occupancy shall not effect the rate, providing there is no salesroom in connection with the business named, and the usual commission payable upon dwellings or stores with exclusively dwellings above may be allowed upon policies covering such limited occupancy."