

that overwork has been the cause of several accidents, even if not those specifically enquired into. (2) That in collisions a large percentage of the loss of life is in second-class or smoking-cars, due, no doubt, to the fact that old and comparatively weak first-class cars, which have been in service for years, are often used as smokers or second-class cars, while there has been a great increase in the weight and strength of more modern coaches—baggage-cars, first-class cars and sleepers. One of the questions now engaging the attention of the board is whether it should not, from time to time, formally request the Attorney-General of each province to put the law in motion, and promptly proceed with a prosecution in every instance in which negligence, carelessness or failure to observe working rules or orders has resulted in the destruction of human life. At present the railway companies simply dismiss their negligent or guilty employees. Further punishment is rarely thought of; and when it is, the parties concerned are usually allowed to escape the country. This, it is thought, does not tend to insure the safety of the travelling public; and it undoubtedly increases the risk to engineers, firemen and others who are in charge of trains.

A BOGUS BEGGAR.

It was Charles Lamb, the most kindly of Londoners, who lamented the decay of beggars in the metropolis, and advised us not to steel our purses even against the imposters, for when we were deceived by their counterfeit looks, their comedy was worth the half-pence. Surely the gentle Elia would have been delighted with the antics of an imposter who has been arrested this week near the Bank. He was a familiar figure to city men on 'Change, crooked and palsied and helpless, he appealed mutely with a trayful of matches slung on his shoulder. In the police court it was stated his sickly paralytic figure was assumed. At the close of his day's work he stood erect, and with his pockets well lined with the silver and coppers of the charitable, who, like Lamb, are not proof against beggars' eloquence, he made off to his little villa in the suburbs, where his young wife had no suspicion that her "city man" pursued such a disreputable calling. The police declare the scamp made £300 a year by his acting the palsied cripple.—London Letter.

FIRST NEW ENGLAND THANKS-GIVING.

In the autumn of 1621, the Pilgrims gathered their first harvest. There was a large crop of corn and a fair crop of barley; some of the other crops were not as good, but on the whole the harvest was satisfactory. Four hunters were sent for fowl, and on their return the colonists feasted together and entertained King Massasoit and ninety men for three days, partaking of venison, waterfowl, wild turkeys, and other delicacies. This was the first Thanksgiving.—Boston Transcript.

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RECORD FOR 1903.

Policies Issued and Taken '03..\$4,278,850	Interest Earned, 1903.....\$110,428
" " " " '02.. 3,098,450	" " " " 1902..... 84,676
INCREASE 38%	INCREASE 30%
\$1,180,400	\$25,752
Business in Force Dec. 31, '03..\$18,023,639	Surplus to Policy-holders, 1903....\$473,963
" " " " '02.. 15,289,547	" " " " 1902.... 226,508
INCREASE 18%	INCREASE 109%
\$2,734,092	\$247,455

Average Interest Earned, SEVEN per Cent.

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