The Annual Meeting of the Bankers' Association. Canadian Bankers' Association The Canadian will be held in this city on the 25th inst. and following days, and the proceedings are likely to possess unusual interest for those present thereat. The Council of this important organization have invited the members to bring before the meeting any matters likely to cause interesting or profitable discussion, and in recent events they will have all the material they need for the session. Subjects for debate are numerous, and if the Associates will speak or write boldly upon such matters as the Growth of Competition, the Mechanism of Modern Banking, the Inadequacy of Some Banks' Cash Reserves, and Making Salaries commensurate to Responsibilities, the approaching meetings of the Canadian Bankers' Association ought to prove most interesting.

Freedom. For frothy, light unsubstantial matter, and as an empty, senseless show of eloquence, the meeting of American citizens at New York to denounce English intervention in the affairs of the South African Republic was a decided success, and Messrs. Van Wyck, Bourke Cockran et al are probably quite satisfied with the passage of their little resolution of sympathy with the Boers. As Colonel John Hay says in one of his admirable bits of versification:—

"You may resol of tell the cows come home,"
"But if any one tetches the boy,"

Possibly the conclusion of Tilmon Joy's threat is familiar to these American sympathizers with Presi-

dent Kruger.

If there is a country in the world where absolute freedom of speech and the open criticism of public men and public events prevails, it is in the independent States of America, and 'tis quite possible that this very freedom leads an occasional "handful of American citizens" to publicly interfere in matters which concern them not. However, it is essential to mutual toleration that the utterances of this meddlesome handful should not be taken too seriously.

What Next? Some weeks ago we called the attention of life assurance companies to the dangerous philosophism of a merry but mercenary undertaker who thus advertized his coffins: "Why live and be miserable when you can be comfortably buried?"

We pointed out that this question, with an attendant offer of cheap caskets and reduced charges for hearses to a new cemetery, was virtually an incitement to suicide. But the offense of this seller of coffins is light compared to the crime of the medical theorist who is forever frightening us with some new notion or discovering some new disease to add to the ills that flesh is heir to. It is only a few months since one of these speculative theorists almost deprived the

tub-loving Englishman of his daily bath by stating that the sudden application of cold water to the human body was highly injurious. Now we have another authority, trying to deprive poor tired business men of their cosy suburban cottages. He declares that since the craze for living out of town set in there has been a very noticeable increase in the number of deaths from heart failure, owing to the daily strain caused What next? If by hurrying to catch the train. these medical theorists and scientific men continue to render their fellow-men miserable by these learned disquisitions upon what we are to eat and drink, where we are to live, and how to clothe ourselves, the question of the undertaker: "Why live and be miserable when you can be comfortably buried?" will have an added allurement for those who are easily frighten-

However, we hope no one will be found foolish enough to surrender his country residence to this designing doctor.

An English Fire Finchley is a northern suburb of the great city of London, and, from the report of a recent "improvement" in the system of arousing the firemen of Finchley, we infer that the Insurance "Observer" is quite justified in stating that the motto of the local authorities of this interesting parish is "Forward, but not too fast." The English insurance journal describes the Finchley fire brigade as being of the type which never arrives until there is nothing left to do but to "play on the ruins." A more prompt alarm than by foot messenger being found necessary, some one suggested an electric system such as we have in Montreal. What the local authorities of Finchley thought of this bold proposition, and what they have decided upon in the way of improving their fire service, we will leave the "Observer" to tell:-

"The idea of so swift a transition from mediaevalism to modernity was altogether too much for the nerves of the councillors, and they turned their thoughts to something less desperately up-to-date. The deliberations of the Council have now resulted in the appointment of three cyclists to the duty of alarming the firemen. Outside the residence of the three cyclists will be placed red lamps bearing the inscription "Fire Alarm Station." On receipt of a call each cyclist will mount his machine and make a round of calls at the houses of the members of the brigade, for which service he will be remunerated at the rate of 2s. 6d. on each occasion, with an additional 1s. per hour if the officer in charge should require his continued attendance. The system certainly has the advantage of being economical, and in point of efficiency it is undoubtedly an advance upon the previous state of no system at all."

We suggest, by the way, that the cyclists should be distinguished in some way from the common run of wheelmen when engaged in their official duties; otherwise much precious time may be lost in explaining to policemen the difference between a common scorcher and a cyclist fire alarm.