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short of this is folly and fraud—for, as the figures prove, low rates like those now ruling only tend to weaken the companies, dilute the security they sell, and give the policy-holder a doubt upon which to lean, instead of the certainty of indemnity which is the essence of the contract he pays his money for. In this view of the matter, it becomes the interest of the insured to urge and aid in an immediate advance of fire insurance rates to an adequate standard. For cheap insurance is, at best, poor insurance, and, within the term covered by its policies, may become no insurance at all."

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over the enforcement of local regulations with regard to the fisheries, and has ordered the "Kearsarge," now in the Gulf of St. Lawrence to cruise about and pick up information, presumably in anticipation of more diplomatic controversy.