

But we may assume that he wants a divorce very much indeed, and yet must have been hard put to it for a reason, when he says: "She took an unusual interest in all poisoning cases, and on several occasions undertook to insure his life without his knowledge, with a view of destroying his life and receiving the benefits."

It is dangerous to meddle in matters which concern you not, and particularly in quarrels between man and wife. Yet we cannot refrain from remarking that the prudence of this Indianapolis wife in desiring to have her husband's life insured, even when coupled with a pardonable interest in the great poisoning case now absorbing the attention of New Yorkers, is not conclusive evidence of a desire to destroy life. Life insurance seems destined to supply a sensation-loving world with many romantic and thrilling stories; but we should be sorry to infer that wifely prudence and a morbid curiosity about poisons constitute sufficient grounds for granting the request of this gentleman of Indianapolis.

Made in
Germany.

It is noticeable that the noisy uproar over the seizure and search of neutral merchantmen by British cruisers during the present war is all "made in Germany." Our American neighbours, on the contrary, seem to regard the seizures as perfectly justifiable, and are treating the confiscation of cargoes belonging to their citizens in a perfectly calm spirit, trusting to their British friends to do what is right if their action is declared illegal. It is not likely that the German Government seriously contends that a nation at war has no right to visit neutral merchant ships "for the purpose of seizing merchandise (if any such should be found) belonging to her enemy or considered as contraband destined for her enemy, or soldiers or other combatants in the service of her enemy." It is much more probable that the German papers are simply trying to assist their Emperor in his scheme of making Germany more powerful on the ocean by adding to the strength of his navy. However, all the angry sounds made in Germany will not induce Great Britain to deviate from the course she is pursuing, and which is declared by calm and independent critics to be "necessary in time of war and sanctioned by all authorities upon international law."

THE WRECKING OF THE VILLE MARIE.

The Prosecution of its Plunderers.

The daily disclosures of the plan of operations adopted by the bank officials who wrecked and plundered the Ville Marie Bank are sufficiently startling to cause alarm and indignation. But a brief review of the revelations made to date will serve to show how singularly futile is the reasoning of those who have attributed the disastrous losses suffered by the poor depositors to some flaw or weakness in the Bank Act. Parliament is powerless to protect people against such

a state of things as prevailed in the Ville Marie Bank. It will be regrettable if, at the forthcoming meeting of our representatives at Ottawa, any interference with the excellent banking system of the Dominion is permitted, simply because of the discovery that even the savings of the poor and the moneys of widows and orphans are not held sacred by the dishonest.

The story of the wrecking of the Ville Marie Bank is a sickening one, and is marked by circumstances of peculiar heinousness, owing to the large number of the thrifty poor who have suffered so woefully by the closing of its doors.

On the 20th June last, at the yearly meeting of the bank, its president in his report upon the condition of the bank expressed his belief that the progress shown in the statement then submitted to the shareholders and the public would be "continued in the future." In the month following this proclamation of progress and solvency, the same official made a confession of the bank's true state by closing its doors. Inspection of the books and assets resulted in a revelation of such rottenness that a flurry of fear led to an exhibition of causeless funk about the financial condition of other banks. The prompt response to all the demands, virtually allayed the fears of the majority of depositors, and the brief reign of terror ended in the complete restoration of public confidence. But the collapse of the Ville Marie has left its lesson if only in showing that a weak bank is a menace to the public, a source of danger to its shareholders, and the cause of worry to the managers of sound financial institutions.

Scarcely had the work of examination commenced, when it was discovered that the existence of the bank had been prolonged for years, and its chances to obtain the savings of the labouring poor periodically extended by the issue of notes likely to have been absolutely of little if any value save for a wise provision in the Bank Act, by which the holders of otherwise worthless money are rendered safe and suffer no loss.

This disclosure led to a request for the intervention of the Government, and the subsequent proceedings are the outcome of the action following this request. In the course of some comments on the situation at that time, we said that, if the Government should ever condone criminal mismanagement and fraudulent misrepresentation in connection with any of the chartered banks, they would be making robbery of the poor a science and converting the present system of supervision of the banks into a farce.

The unpleasant duty of the Government when the Minister of Finance found he had been misled by false returns from the bank has been performed, and the result may well be made the subject of surprised comment on the street, and righteous indignation among those whose habits of frugality had enabled them to become depositors in the plundered institution. Nothing yet to be made known can render the situation more portentous and gloomy for the unfortunate depositors of this institution.

The daily disclosures of the open robbery of the