

panies are not over particular in accepting risks. They employ canvassers, and in many instances we are called on to attend fires in buildings over-insured. Further, the insurance companies should have some record of the character of persons insured previous to issuing policies. For instance, a man and his wife arrived in this city three years ago. Went into business and insured stock. Two fires occurred on the premises. Held investigation. Verdict—cause unknown. Not satisfied, I hunted up their former home. They had two suspicious fires in that city. Another case: A man burned his store. Received \$5,000 insurance, defrauded his creditors, and left the city. Will he start in business in another city, under an assumed name? My idea is: Before issuing a policy find the former residence of applicant. Write agent in city and learn character of applicant. In order to put a stop to insurance fires something must be done. During seven years' experience as a chief I cannot cite ten cases in this city where fires originated in buildings uninsured. The co-insurance plan, and moral hazard, with the option of cancelling, with three days' notice, should be enforced. Should insurance companies find it injures their business to ascertain former residence of the party applying for insurance, it might be wise to issue the policy and write afterwards. Thorough inspection of insured buildings and contents should be made before issuing policy, and monthly inspections should be made in cities. Insurance companies should support, at least, one private detective in each city. Until men find that they will be out and injured when fires occur on their premises, the fire record will go up. Hard times, high insurance and lack of conscientious scruples, with little fear of detection, will be responsible for a great loss this year. I expect numerous fires in this city. Already we have lost, in frame residences alone, more than appears on my record in five years. Insurance companies should take warning. Give but one-half the value and compel owners to carry a share of the burden."

Another plan would be to pay full insurance when proof is forthcoming that the fire was purely accidental.

Taking it all in all, the Victoria Tramway Company affords the public just about as good service as can be found any place on this continent. Mr. McCrady thoroughly understands his business, and is indefatigable in his efforts to keep pace with the public demand. This admitted, I would like to add that the Superintendent would build for himself a monument in the hearts of his countrymen, providing he would instruct his motormen to stop the cars at the postoffice. It can-

not be denied that every man, woman and child has business at the postoffice, and such being the case, it must be a point at which passenger traffic in a great measure begins and ceases. The convenience which would result to the public by the cars stopping at the postoffice must be apparent to all, and I trust that Supt. McCrady will regard it in this light and place the public under further obligations to him for the commendable desire he has evinced to make the tram car service as perfect as possible.

Police Court proceedings are very tame just at present, but yet very interesting to property as well as householders. The national emblem of Scotland is declared to be a nuisance, and any person permitting it to grow on his or her property is liable to a fine, which fine is rigorously imposed. Ireland's national emblem is not legislated against, but unfortunately the shamrock will not grow but on Irish soil. Hard on the thistle, but the law must take its course. However, it is a notorious fact that while the unintentional growers of the thistle are persecuted and prosecuted to the swelling of the city's coffers, the plant is to be seen in all its touch-me-not luxuriance on the public highways and byways. Why do not our local authorities take some steps to have them cut down also?

Speaking of Mr. Laurier's letter in reference to the rioting in Quebec, the *Ottawa Journal* says: "Mr. Laurier's letter deprecating the mobbing of Salvationists in Quebec condemns the outrage less on the principle of liberty of conscience than on the principle of commercial good policy and it includes a queer appeal to the radical vanity, but probably the utterance of the Liberal leader will be all the more practically useful, and as for liberty of conscience we all know that Mr. Laurier stands squarely and steadfastly for that."

I am told that the banks generally throughout the country are lending more money, but there is plenty of money to lend, and it is only natural that those who have it should desire to get better rates, which they are able to do in some instances. Fall trade has already opened in some branches, and although it is not active, yet stocks have been allowed to run down so low that the time has come when they must be replenished, and as it can be done at low prices buyers are willing to take the chances of the future course of the market, but as a rule only the most immediate and urgent wants are supplied; so that while there is no animation in trade in general, there are anticipations of what will be required as the season advances, and manufacturers in the east are obtaining orders for many goods in advance of production. I would

not be understood as predicting or expecting a boom in trade during the approaching autumn, but there are certainly good grounds for expecting a larger volume of trade than has prevailed through the spring and summer. There are too many people out of employment or with restricted occupation at low wages for a normal consumption of the various commodities, and until that condition is corrected there will be no general return to prosperity, but the course is apparently in that direction.

Fifteen years ago, McKee Rankin was a name by which theatrical managers might conjure; to-day, he is stranded in Vancouver, unable to get enough money together to proceed on his way. Here is a lesson for the stage-struck youth who imagines that the path to glory before the footlights is strewn with roses. McKee Rankin was born in Essex County, Ontario, where he received his primary education, after which he graduated from the old Upper Canada college. He chose the theatrical profession, and his progress was rapid, until the goal of his ambition was reached. In "The Danites," he made a name for himself. After starring the continent in this play, he took it to London, where it was received with many marks of appreciation. He returned to America, and for several seasons, in company with Fred Bryton, played the larger cities with considerable success. Then there came a day when domestic troubles overtook Rankin, and from that time he has been constantly on the downward grade, until now there is none so poor as to do him reverence. The history of McKee Rankin is that of many another actor before him. He was prodigal of his resources, and lacked the faculty of being able to judge the temper of the public. He played "The Danites" until the people became nauseated with the overdose, and it is doubtful if he could now produce anything which would assist him in retrieving his lost laurels.

FOND WIFE—"Do you love me, Algy?"
FOND HUSBAND—"Love you? Why, I believe that I would be ass enough to marry you the second time, if I had a chance."

Two Irishmen, fresh from the Emerald Isle, joined the Boston police force, and during their first week's duty they managed to secure a lot of cases, and all of them being trifling offences, a large amount of money was taken in fines. They were just on the point of promotion when they resolved to leave. The Superintendent was greatly surprised when they gave in their notices, and asked them what they intended doing, and if they could better themselves. "Oh, yes," replied Pat, "for you see we are going to start a police station on our own account. I am going to run them in and Mike will inflict the fines."