

NOTES AND COMMENTS

Some time ago the New York City fire department made an analysis of the causes of fires in the city, with some surprising results. It appeared that some factors which were commonly neglected as trivial were responsible for numerous fires, and that others to which sensational importance is attached were really of comparative unimportance.

Much the same conclusion is reached as the result of a study of the causes of fires in factories, mills, elevators and printing establishments, which appears in the current number of Insurance Finance. The author points out that, while manufacturers are usually educated to a point at which they will take precautions against special hazards, they frequently neglect the common causes of fire, which produce just as destructive fires as the special hazards, and produce them in much greater numbers. A manufacturer, for example, may take special precautions against danger from benzene and pay no attention to the refuse and sweepings of his establishment, although if he examined the statistics he would find that a quarter of all the loss in his particular kind of risk was due to the latter factor.

Among the common hazards the boiler is responsible for from 10 to 20 per cent. of the fires in most varieties of factories, but in other respects there is great variety shown in the most important causes. For example, in grain elevators and flour mills about one-third of the fires are due to sparks from locomotives, while in shoe factories 20 per cent. of the fires are due to rubbish and oily rags. Each industry should understand the source of its own special risks and take corresponding precautions.

Death has lost its sting and the grave is a mere hole in the ground. Dr. Metchnikoff has studied the laws and physics of shutting off the normal course of life. Discarding metaphysical assumptions and placing himself on the ground of science, he reached the conclusion that the point of death was largely due to the fact that the body is a biological machine, and that the cessation of its life is due to the fact that it is a machine, and that the machine will stop when the parts are worn out. If by any means, a machine could be made to last indefinitely, it would be a miracle.

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THE FRUITS OF RELIGION

No Man Is Saved Until He Is Made Strong Sane Useful and Reliable.

"By their fruits ye shall know them." This is the question which the religion producer asks. He asks if the religion which he produces is a higher and stronger type of character? If it is, it is cooled by the teachings of Christ often with narrow, self-centered professions of piety. It is a common saying with business men that it is hard to find a man of integrity, one who even means up to the standards of religion. It is a common saying with business men that it is hard to find a man of integrity, one who even means up to the standards of religion.

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GET-RICH-QUICK SCHEME

MILLIONS LOST EVERY YEAR IN THE RAGE FOR BIG PROFITS.

Most Professional Men Who Fill the Coffers of These "Get-Rich-Quick" Schemes. "Fools and their money are soon parted," says the old proverb, which is just as true today as ever it was. These are the days of the "get-rich-quick" schemes, said a financier who has made money by a discredited and sensible speculation, and I am going to prove to you by a few examples that all the lunatics are not yet confined within the four walls of our asylums. There is no doubt about it that the passion which drives men, most strongly to-day is the passion for acquiring wealth, and this must be attributed to the millions who are lost annually in reckless stock and share gambling.

A well-known financier has declared that dealing in the stock market may be classed under three heads—as an investment, a speculation, and a gamble. An investment is one in which the principal is the primary consideration, the interest is secondary, and a speculation is where the principal is secondary and the interest primary. A gamble is where both principal and interest are secondary and chance primary—in other words, a gamble is one in which the principal is a pure and simple bluff, and the hope of a horse which is known to be a rank outsider.

Gambles are made up principally of "get-rich-quick" schemes, and these are the ones which make one wonder how any person possessed of the minimum amount of common sense can be prevailed upon to consider them for an instant. But there never was a mind so uncontrolled and so uncontrolled as the mind of a gambler. And who is it who fills the coffers of these "get-rich-quick" schemes? Not the ignorant, not the man who goes about with his eyes shut, not the fool, but the doctor, the lawyer, the engineer, the scientist, the man who is supposed to be a specialist in his own line.

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AFRICAN CHURCH IN CARS

MISSIONARIES FOLLOWING THE CAPE TO CAIRO ROAD.

Two Such Cars at Work Now—May Reach Great Lakes of the Interior. The great distances between the South African townships, in which whites and blacks live side by side, has suggested a novel and practical mission which should be the forerunner of any other capable of being hatched at a moment's notice to passenger or freight trains between Cape Town and the Zambesi.

Between the townships English soldiers are scattered in this way. Every five miles or so there is a line there may be a village occupied by a white police force and his family, with close by half a dozen native huts filled with overflowed. Near the stations or villages, every five miles, two or three white families are found, with a few natives and a village apart from seventy to a hundred miles apart. Here the drivers, clerks and other employees have their homes.

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The General's Dilemma.

ON THE TOP OF THE STOVE.

Peteren idly watched them curl up and assume the appearance of ordinary tea, and at that psychological moment the great scheme germinated in his brain. Scrapping the dried tea-leaves together, he told his wife to bring the tea-pot, which the good woman did, and into this he poured boiling water upon them, and a moment later poured out a weak cup of tea. The experiment was successful. He would collect the old leaves from every house in the country, dry them and sell them to the poor, or something good sent in their money. But when Peteren and his friend had raked in \$150,000, they decided not to worry about the old tea-leaves, but instead skipped the country, leaving someone else to find the old tea-leaves. It might become to convert old tea-leaves into new and fragrant Bohemian London Tea-Bits.

"The audacity of young men," declared General Marrant, glared at his wife over the breakfast table, "is appalling—truly appalling." The old lady coughed and, with a scowl at her daughter, "When I was a captain," resumed the general, "I sneezed in the presence of a field officer, and I was promoted to a major. I sneezed in the presence of a field officer, and I was promoted to a major. I sneezed in the presence of a field officer, and I was promoted to a major."

"But it isn't his mother who wants to see you," said the old lady, "it is his wife." "Naturally," said the old lady, "I am a soldier's wife, and I know my duty. I am a soldier's wife, and I know my duty. I am a soldier's wife, and I know my duty."

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THE S. S. LESSON

INTERNATIONAL LESSON, SEPT. 3.

Lesson XI. Moses Pleading With Israel. Golden Text: Lev. 6. 12. THE LESSON WORD STUDIES. The lesson word is "plead." To plead is to argue or to urge. It is to make a case for oneself or for another. It is to make a case for oneself or for another. It is to make a case for oneself or for another.

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ALL HAIL PE-RU-NA

A Case of STOMACH CATARRH.

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Advertisement for Pe-Ru-Na medicine, featuring a portrait of a man and text describing its benefits for stomach catarrh and other ailments. The text includes a testimonial and a list of symptoms it treats.