

OLD SCOTCH PUNISHMENTS.

"Shall we say that the national character, as revealed in the history of Scotland, seems to be usually that of a grim one? How especially this comes out in the records of punishments for offences; some of the sentences, as gathered by Dr. Wilson are very odd. We will take the liberty to simply adapt the spelling to our modern ocular and audible senses; thus we read: Patrick Gowanlot, on the first of July, 1530, is banished the town forever, under pain of death, for harboring a woman infected with pestilence, and half of his movable goods be applied to the common work of the town for his default; and his serving woman, which is infected, for her concealing the same, shall be burnt on both cheeks, and banished the town forever, under pain of death? * * *

"Some of the provisions against fever and plague seem especially cruel; we find another instance similar to that cited above. On the same day, a woman who had been in the house of infected persons, and was now infected herself, without revealing either circumstance, was sentenced to be burned on the cheeks, and banished the town for life, and to remain on the door till she be recovered, under pain of death. On the 4th of June, a woman who had a daughter sick without giving information, was sentenced to the like punishment, all her bairns being at the same time adjudged to perpetual banishment. Several cases of the same kind occurred throughout June and July (1530); but at length in August, when probably the danger had become greater, concealment of sick friends was punished with death! An unfortunate tailor, David Duly by name, had a wife sick; he kept her concealed in his house, and even, while she was ill, went to attend mass in St. Giles Kirk, thereby 'dooand (carrying all) as was in him till haif infekkit all the toune? For this he was adjudged to be hanged on a gibbet before his own door. The sentence seems to have been immediately carried into execution, for, in the afternoon of the same day, we find an entry that Duly had been hung up, but that the 'raip' had broken, and he escaped at the will of God, for which reason, and because 'he is ane puir man with small bairns, and for pete of him,' the council banish him instead. A few months afterwards we find that several women actually put to death (drounit in the quarrel holis at the Grey-frier post) for concealing their sickne: "—From "Scottish Characteristics," by Paxton Hood.

We commend the above to the Montreal Board of Health.

THE FRENCH SPOILIATION CLAIMS.

The French Spoliation Claims, now definitely adjudged to be an unjustly deferred claim against the United States, have been hanging fire for nearly ninety years; and have been reported upon by more than forty Congressional Committees, most of which have been favorable to their allowance and settlement during this long interval. All the original claimants, as regards individuals, died long ago, but their heirs remain; and a few marine insurance companies of the olden time still have representatives to claim their rights. The original claims arose from seizures by French privateers of American merchant vessels upon the high seas, between 1793 and 1801. They were pressed by the United States upon France, while France urged other demands upon this country. Finally by the treaty of 1800, which was ratified in 1801, the two sets of claims were set off one against the other, and the international controversy closed. Then the American parties affected by the claims very justly urged their claim upon our government, on the ground that by surrendering the rights of individual citizens for a valuable national benefit, the United States became bound to pay those of its own citizens who had been injured. After all these years of delay and much backing and filling on the part of Congress a Bill was passed under President Arthur's administration, to send the whole

matter to the United States Court of Claims for examination and a decision as to their validity. And, at length, this Court has decided that the claims are just and ought to be paid.—*Ins. Age.*

MORAL HAZARD OF COTTON INSURANCE.

There is one feature about cotton insurance which we have not been disposed to regard in times past, and that is the question of moral hazard. It has been the popular impression that it should not enter into the computation of the risk; but recent events have doubtless convinced many of you that the taint of moral hazard at times even defiles the purity of the fleecy staple itself. The ready manner in which the value of cotton could be obtained on the market, with less delay than from the insurance companies, has seemed to preclude the possibility of an intentional sale to us. Consider, however, the opportunities afforded by the following condition of affairs: The factor his own warehouseman, maker of his own receipts, and custodian of his own samples, then let him go on the wrong side of the market, borrow from banks all he can get on receipts of his own make, ship the same cotton and draw against it, and can anything but the alleged burning of this cotton save him? This, as some of you know, is not a fancy sketch, but one of the possibilities of a pernicious plan of insurance. Without intending reflection on the worthy men in the cotton business, some measure of protection to the companies should be devised, and the temptation to sell to us removed.—*Clarence Knowles.*

INSURANCE OF PROPERTY TO ITS FULL VALUE.

Commissioner Forster, of Pennsylvania, says: it is contrary to public policy to permit or encourage the insurance of property to its full value, much more for more than its value; and equally contrary to sound public policy to require the full amount of insurance to be paid irrespective of the actual loss sustained. The incendiary not only destroys his own property and cheats the company, but he imperils the property of his neighbors. He is an evil of the greatest magnitude. If he exists under present circumstances, with the right to recover no more than the actual damages sustained by the destruction of his property, what might be anticipated under a law which would secure to him more than the value of such property?

FIRE APPLIANCES AND FIRE INSURANCE COMPANIES.

(From *The Review*, London, Eng.)

Fire extinguishing appliances are very useful indeed, from a premium-reducing point of view, but from that point of view only. It is, therefore, the interest of householders and ratepayers themselves, through their authorized representatives, to perfect and bring into a high state of organization as many fire-brigades as possible, and to encourage inventors in the production of every possible form of fire extinguishing appliances. It is impossible for fire insurance companies to maintain their premiums at too high a level, for competition would speedily reduce rates. If it could be shown that a fire brigade was very efficient in protecting property in any given town, that the losses rapidly decreased, and that the fire offices made very large profits there, it would immediately follow that fresh companies would start to participate in the good things that were going about. Fire-extinguishing appliances are undoubtedly most desirable things, and it is the duty of all good citizens, as such, and it is the duty of the Metropolitan Board of Works, and of all other municipal bodies, to encourage them in every way. The collection of those articles at the Royal Aquarium is undoubtedly of interest to the public, but it may be as well to state clearly that fire insurance offices, as such, have no earthly interest in them.