

premium in cash, either verbally or in writing, but according to the decision of the Wisconsin Supreme Court it appears necessary for the beneficiary under the policy involved to furnish "prima facie" evidence that such a waiver was given.

A case involving a somewhat similar issue has just been decided by the United States Court of Appeals at Boston in favor of the life insurance company. One of the conditions of the policy was, that it should not be in force until the first premium had been paid in cash and a special receipt therefore given by the agent. The policyholder in this case gave a note for the premium and died before any cash payment was made. The company claimed that as there was no evidence proving that the premium had been paid in cash, or that an agreement had been made to pay it in cash, the policy was not in force. The lower Court decided against the association, but the Court of Appeals has ordered a re-trial, the result of which is awaited with much interest.

ELECTRIC RAILWAYS IN CANADA.

From returns received from the 35 electric railways of Canada, Mr. George Johnson, Dominion statistician, makes up the following statement:—

At the end of December, 1900, the number of miles of electric railways in Canada increased to 681 miles, or 70 miles over the number in 1899. The 35 electric railways in Canada carried 118,129,862 passengers in 1900, an increase of 14,097,203. This is equal to carrying every man, woman and child in the country 21 times. The car mileage run was 30,924,355 miles, an increase of 1,277,508 miles over 1899. The mileage run and the passengers carried show that for each mile run, the electric carried 3.8 passengers against 3.5 in 1899. The amount of paid up capital invested in electric railways on 31st Dec., 1900, was \$20,633,000, and the bonded debt was \$12,619,422. The number of cars in active service in 1900 was 1,642, an increase of 58 over the previous year. The employees numbered 4,493, showing an increase of 154 over 1899. The total receipts for the year were \$5,422,549, and the expenses \$3,268,001. The steam railways carried 17,122,193 passengers in 1900, so that the total passengers transported by rail was 135,252,055. Between them the steam and electric railways carried the whole population of Canada 25 times in the year, and the proportion was a little over 87 by electric, and a little under 13 by steam in every hundred persons carried. Since 1897, the number of passengers carried by the electric railways increased from \$3,811,000 to 118,130,000, an increase of 34,319,000, which is equal to 41 per cent, while those carried by steam using railways increased from 13,742,454 to 17,122,193, an increase of 25 per cent. The expenses form about 67.59 per cent. of the gross earnings of the steam using railways, and about 60.27 per cent. of the gross earnings of the electric railways.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TOO MUCH TO SWALLOW.

Editor, THE CHRONICLE.

Mr. Gourley is the representative at Ottawa of the good people of Colchester, Nova Scotia. During a recent debate in the House on matters relating to the Militia Department,

Mr. Gourley culogized the unquestioned prowess of the Canadians in South Africa. He, like many others, seems to have been surprised that his countrymen did their duty. However, it is questionable whether they or the many hundreds of British-born farmers in Colchester county will be the more annoyed at Mr. Gourley's bombastic claim that "one Canadian has more horse sense than a thousand Englishmen wrapped together."

Such nonsense is nauseating in the extreme to those who have been fighting in South Africa instead of talking at home like this foolish member of Parliament, who,

"Spits forth death and mountains, rocks and seas;
Talks as familiarly of roaring lions
As maids of thirteen do of puppy dogs."

It is at least certain that Mr. Gourley is not the "one Canadian" who possesses such a surplus of sense.

HALIFAX

TORONTO LETTER.

Toronto Institute Employment Bureau—Wanted, a Qualified Essayist.

Dear Editor,—I learn from the Toronto Insurance Institute Bulletin of 15th instant, that it is proposed to open a sort of Reference List, or Register, in which will be noted "the business experience and capabilities of each member of the Institute, in the various branches of Insurance," as they may be carefully and accurately collated; the intention being to file with a committee of each branch the information secured. In this way it is hoped, both the members of the Institute, especially the juniors, will be helped to such betterment of their business and official status, as they may be worthy of and eligible for, when opportunity offers. It is further hoped that a full value may be given to the scheme by the co-operation of the fire, life and other companies, whose managers are asked, when desiring additional special or clerical assistance to address the General Secretary of the Institute, who would communicate in turn with the committee of the branch of insurance business to which the applicant belonged. Members of these committees would, of course, remain unknown to the general members of the Institute, because the collecting of the necessary information would naturally be of a private and confidential nature, and publicity in respect of members composing these committees would be unfair to them, and also impair their usefulness in the voluntary discharge of their duties. It is my belief that the idea and plan are both excellent, and the aim to be useful along the indicated lines, most commendable, but there is evidently going to be a lot of work for some one, or more, to do, in order to render this service efficient. The hearty co-operation of all concerned, principals and juniors, would be necessary to success. By the way, the Institute Bulletin is a tiny sheet, to be sure, but every line in it is interesting to members, and it well covers the ground it occupies. I learn from it, that the Annual Meeting of the Institute is called for Friday p.m., of 3rd May.

Speaking of the Institute, prompts me to say, that I cherish the hope that some one of the several gentlemen well qualified, both as to age and ability, in the fire insurance profession, will ere long favour us with some essays contrasting in simple language and easy style, the practice of fire insurance in Canada as conducted, say fifty years ago, and as now. I, aptly say, essays, because no one essay or paper could do justice to the subject, or satisfactorily cover the ground. There are laurels to be won by such an essayist should he do justice to his theme, and I care not if he hail from Montreal or Toronto, or elsewhere, for the bronze medal of each Institute would be his. Just a quick glance at some of the material at hand for such papers.