

Canadian Routes for Canadian Produce. New York and Buffalo cannot reasonably complain of the efforts being made to turn the whole tide of Canadian produce flowing out to the ocean from the Northwest through Canadian channels. As this country has spent scores of millions of dollars over its canals, and in helping the construction of railways, surely it is a businesslike proposition to make every possible effort to utilize these works for the transportation of Canadian products, so that the country may reap the full benefit of its great expenditures. The Dominion Marine Association having this object in view interviewed the Premier on the 8th inst., asking for the nation's canals to be made free for the nation's trade, so that produce now going to Buffalo and New York may pass through Canadian ports. It is highly satisfactory to learn that, Vice-President Bosworth, of the Canadian Pacific Railway, has announced that now that the company has secured its own Atlantic fleet as much as possible of the wheat from the Canadian Northwest will be carried through Canada and shipped from Montreal and Quebec instead of from New York and Boston.

Life Companies and Sick Policyholders.

The "Chicago Tribune" informs us that an investigation of the tuberculosis sanatoria maintained by some of the German life insurance companies for the benefit of their policyholders has brought to light some facts which should commend themselves to the consideration of the supporters of the campaign against consumption. The sanatoria are for small policyholders—workingmen—and involve a large outlay. The companies are not actuated by charitable motives, and after three years have decided that the plan is a success as an investment. It costs less to maintain the sanatoria than it would to pay the policies of the men who would die if there were none. It is by no means certain that the scheme, although successful in Germany would prove so in the United States. Under the German law all workingmen are compelled to take out insurance. The result is that the companies carry a large number of policyholders who might be rejected in this country as undesirable risks. Consequently the need for sanatoria is greater there. Still, the insurance companies and the physicians engaged in the battle against tuberculosis should lose no time in giving the German system close study. Whatever may be done in Germany, where the people are accustomed to grandmotherly legislation, and to being coddled and watched over by the authorities like children, it would be impracticable for life companies in Canada to assume any such functions as are indicated as having been undertaken by companies in Germany. As for accepting lives that are threatened by consumption in the hope to check the malady by treatment in the insurance company's sanitorium, the

idea would not be entertained on this side. Life companies, however, do very wisely by affording encouragement to the movement aiming to repress tuberculosis as that is a duty incumbent upon all classes.

Insurance of Animals. On the 28th March last an important decision was given by Mr. Justice Kennedy, in the King's Bench Division, London, England, which is of interest to underwriters who insure cattle and horses in transit by steamers. The case was Van Laun versus the Thames & Mersey Insurance Company. Plaintiffs sought to recover \$8,500 on a policy of insurance in two cargoes of cattle and sheep from Queensland to Taku in North China, that were being sent as food supplies for German troops in that station. Owing to delay on the part of the shippers the port of Taku was blocked with ice and the vessel had to put into Wei-hai-Wei where the German authorities refused to accept delivery. The vessel proceeded to Shanghai, but was not allowed to discharge, owing to heavy mortality on board, due to rinderpest and that 30 per cent. of the animals had become infected. The vessel then put to sea and jettisoned the entire cargo. The insurance company paid \$1050 into Court to satisfy the claim. The case came before a special jury in November last, and a number of questions were put to the jury, in all of which, save one, they disagree. The judge held that defendants' responsibility ceased before the termination of the voyage, and that their liability was covered by the amount paid into Court. Judgment was, therefore, given in favour of defendants, the insurance company.

Prevalence of Fires in Irish Dry Goods Stores.

The rates on Irish dry goods establishments have been advanced owing to a series of extensive fires. Two of the largest dry goods stores in Dublin were recently burnt, and in provincial towns fires of this class have been numerous. Why Irish dry goods stores should have had these disasters needs enquiring into. It is so highly improbable as to be incredible that a certain class of property in a large number of cities and towns spread over Ireland should have suffered simultaneously from severe fires without there having been some common, some general cause for such calamities. In reference to the advance in rates owing to these dry goods store fires in Ireland "The Insurance Observer" remarks: "The advance has a wide application, including costumiers, dress-makers, hosiers, drapers, milliners, mantlemakers, outfitters, furniture dealers and upholsterers, and the increase in premiums in some cases amounts to as much as 50 or 70 per cent. The new rates are graduated according to the number of assistants employed. In houses not employing more than 5 assistants the new rate will be 6s. per £100; if employing more than 5 and not more than 20, 7s. 6d.; if more than 20 and not more than 50, 8s. 6d.; if