

tainty it is the duty of the medical examiner to protect his company against the chance of a premature claim being made which such symptoms show to exist. If this applicant turns out to be a long liver it does not prove that the medical examiner blundered, it simply shows that the possibilities he foresaw were not realized. In Huxley's life is a letter in which he tells of his lady-love being given only six months to live by an eminent physician, and a more hopeful, but still, foreboding verdict by another of the faculty. Huxley took the risk of being an early widower, and as a reward, his wife lived to a good old age to be the inspirer of his work and the very strength of his life. Some persons seem to be living continually, as it were, on the verge of a precipice, down which they must be thrown by the slightest movement, yet they pass into ripe old age under this imminent risk. No medical examiner would be justified in passing such a life, though the subsequent history of the applicant might seem a reproach upon his judgment. There are cases in which an examiner must reject the applicant though he is well aware that the weakness or defect, or tendency which causes the rejection may be entirely removed at a later stage of life by careful dieting, exercise, etc. But, as at the time of the examination there is such weakness or defect or tendency, and, as some period must elapse before its entire removal, the examiner is compelled to report on such a case adversely, though fully conscious that his verdict may be set aside by subsequent natural changes in the applicant's physical condition. The physician of a life assurance company, in a word, has nothing to do with mere possibilities in the remote future, which may be favourable or otherwise, but as to the outcome of which he has not the data requisite for judging at the time of his examination. It is not for him to speculate on physical chances, but to give "a true verdict according to the evidence" disclosed by diagnosis and enquiry.

PROMINENT TOPICS.

The Manitoba Railway Bill is making good progress at Ottawa in spite of the bitter opposition of a few members. The advice tendered the House by THE CHRONICLE last week seems to have been well considered as a strong feeling was manifested on both sides against any attempt to "check Manitoba." The idea prevailed that the railway arrangements made by the Legislature of that Province were Provincial not Federal, and the House by a vote of 80 against 6 decided to proceed with the Bill. A feature of the debate was the heated speech of Mr. Bourassa, a government supporter, against allowing

Manitoba to manage its own railway affairs. He accused the Government of "moral cowardice," a phrase which he was compelled to withdraw.

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The allotment of a large slice of the new war loan to American capitalists has inspired a number of highly jubilant articles in the press of our impulsive neighbours who regard this as conclusive evidence of the financial sceptre having passed from England to the United States. The question is dealt with in an article in this issue. We may add to it the remark that, if the whole sum due to the capitalists of Great Britain by the Government and people of the States were shown and if against it there were placed the total amount of what is due by the Government and people of Great Britain to those in the States, there would result a heavy balance of indebtedness in favour of the old country, even with the last allotment of Consols to the Morgan firm thrown into the scale.

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As this issue is going to press the reception is in full swing of the Duke and Duchess of Cornwall by the Australian people. The voyage in the "Ophir" was most propitious. No vessel of this class ever before made so lengthy a voyage, nor was ever so capacious a steamship fitted up with such magnificence or freighted with such distinguished passengers. The "Ophir" is 482 feet long, with 53 foot beam; depth, 37 feet; tonnage, 6,910; horse power, 10,000. She carried 27 Royal Naval officers, 125 Blue Jackets, 37 bandmen, and an exceptionally large and experienced crew. There were 525 souls on board the Royal Yacht, which was painted white, with a stripe of sapphire blue on the sheer strake. The "Ophir" is a ship-palace, and we hope arrangements will be made to have her brought to this city. Our heartiest congratulations and most sincere good wishes are tendered to our cousins at the antipodes upon their entrance on a career as members of the Commonwealth of Australia. We trust they will experience an equal measure of the prosperity and peace which Canada has enjoyed under Confederation.

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It is reported that the Government will establish the proposed Mint at Ottawa, which, if it has to be founded, is probably the most appropriate locality for this institution. Its utter uselessness has been demonstrated so often and its wastefulness exposed, and the danger which lurks in the scheme so thoroughly proved, that we shall not discuss the matter again. There will be a strong protest presented against the Mint when the occasion is opportune.