

The British American of New York will apply for admission to the states of Connecticut and Pennsylvania.

Canada Fire Underwriters Association. The usual quarterly meeting of the above Association was held in Montreal, on the 8th instant.

Another Fire has occurred in the Montreal Abattoirs, particulars of which are given elsewhere. It is not to be wondered at if the fire offices hesitate about again accepting this risk. No insurance on Eastern Abattoir fire.

Canada North West Land Company sales for May were given out to-day, 15,315 acres for \$82,502, as against 3,327 acres for \$19,227 for May, 1897; for the five months ending May 31st, 29,260 acres for \$158,065, as against 12,751 acres for \$69,855 last year.

"If a war revenue bill may be saddled with annexation, the attitude of the Bryanites in trying to saddle it with only the coinage of a flat seigniorage and \$150,000,000 of paper promises to pay becomes mild by comparison," the *Pittsburgh Dispatch* (Rep.) says. "Why may not they load it with the full free-silver proposition? Why may not any other Senator with any job of his own impose it on the war-revenue bill and threaten to obstruct the bill to death unless his job also is swallowed?"

An open confession. The *N. Y. Review*, in referring to corruption and misrule as the cause of Spain's trouble, indulges in a little self-examination as follows:—"The fact cannot be concealed that the forces of decay which have ruined Spain have a dangerous vitality in our own political methods. The boss system, sustained by bands of political mercenaries, is a corrupting element among ourselves against which the forces of reform contend with but indifferent success. The patriotism of the people at large has shown its ability to stand the severest tests, but of the patriotism whose essence is an absolutely disinterested devotion to the good of the country, there is distressingly little among the men who are most active and successful in our politics. We are on the eve of a considerable expansion of the administrative machinery of our government, an expansion which will have to take a form new to our institutions and foreign to all the precedents of our history. If it is to be accomplished on the old lines of the system of partisan rewards and punishments, nothing but utter failure can be predicted for it. The guiding motives of American public life must reach a new level of elevation if this Republic is to acquit itself creditably in the new tasks that are being set for it. The adaptability of democracy to meet trying conditions is likely to be severely tested in the near future. The value of all that we have done and are doing to increase the respect of the world for a government by the people may be seriously impaired if this latest ordeal finds us unable to realize the nature of the obligations which it imposes on us. A great deal that is petty, factious and parochial in our politics will have to be laid aside if the country is to fill with acceptance the role which events are preparing for it. Nor is it less essential that the purely mercenary basis of much of the activity of our political parties should be superseded by something more worthy of one of the greatest of the powers of the world, if, between the mission of our people and the method of fulfilling it, the contrast is to be at all satisfactory.

The Industrial Mutual Accident of Boston, has re-insured its business with the Equitable Accident Association of that city and has retired.

The Attorney-General of Ohio has ruled that the laws of Ohio prohibit the insurance of partnership property in mutual fire insurance companies.

Judge Russell in Special Term of the Supreme Court of the State of New York, has handed down his decision in the case of the *People's Fire Lloyds* (Edward V. Loew and sixteen others.) The defendants were adjudged to be unlawfully transacting a business of fire insurance in the State of New York as the "People's Fire Lloyds." The case has been in the courts for nearly three years, and concerns between thirty and forty similar organizations most vitally.

The twenty-eighth annual report of the Kansas insurance department consisting of over 40,000 words is the most effusive example of egoism and egotism, which has so far appeared in the way of an insurance report this year, and shows that even an insurance report can be made breezy if the compiler of it be of a merry heart. Mr. McNall is an insurance Ishmael. His hand is against every insurance man's. He hits out right and left. He ridicules the insurance press, he ridicules Daniel Webster Wilder, he abuses the Metropolitan, the Mutual Life, the Travelers, he storms at the East and all its works, and felicitates himself that he has not to report to any Eastern company or any insurance journal.

Employers Liability in Italy. What may be called the Employers' Liability Act of Italy has just become law. The liability of employers of labour to their employees, is very clearly defined. The act requires that every employer of labour shall at his own cost provide for his workmen, compensation for all accidents, the consequence of which last more than five days. If there shall result from the accident disablement of a complete and permanent nature, the compensation shall be an amount equal to five times the man's yearly wages, but in any case not less than \$600, and this amount is, as a rule, to be invested in a life annuity for his benefit.

For permanent partial disability the compensation is to be an amount equivalent to five times the difference between the man's previous annual wages, and the wages he may earn after the accident. For temporary complete disability a daily sum equal to one-half of the man's previous average daily earnings, payable from the expiration of five days from the date of accident until the entire disappearance of the disability. For temporary partial disability one-half of the difference between the man's previous earnings and his earnings after the accident, so far as such diminution of earnings may be caused by disability, the sum being payable from the expiration of five days from date of the accident until the entire disappearance of the disability.

In case of fatal accident the compensation shall be five-times the annual wages of the deceased and shall be paid to his legal representatives. The employer, as in all cases of accident, to defray the cost of first aid, including doctor's fees and medicines. Any agreement which is in its nature an attempt to evade wholly, or in part the liability of an employer for compensation under the law is declared to be of none effect. Legal proceedings for the recovery of compensation must be taken within one year after the accident.