

### A New Street Peril.

To the many dangers of daily life must now be added the motor-car. So numerous have the accidents attributable to the introduction of this means of locomotion become, that some of the British newspapers record such occurrences under the heading "Daily Motor Smashes." One of the latest mishaps caused by the new conveyance occurred at Sittingbourne (England): A team of horses attached to a farm wagon was proceeding through the street when the horses took fright at a motor-car passing by. The three horses tore down the street at a terrific rate. The two leaders broke away from the third animal in the shafts, and the poor beast headed straight for the large thick plate glass window of a shop. The horse went clean through this, and then dropped down dead in the middle of the shop. A servant girl who was sweeping the floor at the time had a miraculous escape, and the shop-front was entirely wrecked.

### American Bankers' Meeting.

According to the New York "Commercial Bulletin," all arrangements have been completed for the 25th Annual Convention of the American Bankers' Association, and the officers of the Association say they expect the largest gathering of bankers the world has ever seen. The Association now has on its rolls 3,800 of the most prominent banks, trust companies, private bankers and brokers in the United States, whose capital and deposits aggregate over five billions of dollars. The association was organized in 1875 to work towards getting the Government to resume specie payments. Since this was accomplished efforts have been made to promote the general welfare and usefulness of banks and banking interests and to secure uniformity of action, together with the practical benefits to be derived from personal acquaintance and from the discussion of subjects of importance to the banking and commercial interests of the country, and especially to secure the proper consideration of questions regarding the financial and commercial usages, customs and laws which affect the banking interests of the entire country and for protection against loss by crime. The Association is not a money-making one, but has a large income paid in the form of dues by the members and spent under supervision of the officers.

Among the many topics for discussion will be a question propounded by Mr. William C. Cornwall, of Buffalo:—"What can be done to perfect our currency?" and, as evidence of the strong belief of our neighbours in the future of their country, Mr. Wm. R. Trigg, president of the Wm. R. Trigg Company, shipbuilders, of Richmond, Va., will discuss the question "How the United States Can Become the Clearing House of the World."

There is nothing small about the people of the United States.

**Vitality.** The difficulty experienced by medical officers of life assurance companies in **Alcohol** and **Nicotine**, deciding what constitutes moderate or excessive indulgence in alcoholic stimulant has recently been illustrated in the course of a discussion by the Assurance Medical Officers' Association of London of a subject much debated by actuaries—the longevity of total abstainers and consequent discrimination in their favour. In addressing the association, Dr. G. A. Heron, when dealing with the question of extra ratings on healthy lives, said: "To attempt to classify as moderate or excessive a man's consumption of alcohol by putting down in figures the amount of it he says he consumes in the day is, in my judgment, a very untrustworthy way of getting at the facts. Men who drink to excess seldom know, and rarely want to tell, how much they drink. I know of no means by which men beginning to give way to alcoholic excess can, with certainty, be detected by the medical adviser of an insurance office, who for the first time sees the proposer when he presents himself for examination.

"The shaking hand, the tremulous tongue, the story of morning nausea, and such like symptoms are not always found in men guilty of alcoholic excess when they present themselves for life assurance. The chief reliable source of trustworthy information concerning cases where the alcoholic excess is not great is the proposer's medical adviser. When we find the beginning of alcoholic excess, we should not, I think, consider the question of extra rating. In my opinion, these persons should be regarded as not assurable. In like way would I deal with the opium-eater and the chloral-drinker, and it will not, I think, be disputed that these two classes of persons might, in the beginning of their abuse of these drugs, be passed by any one of us as healthy lives."

It ought to prove comforting to the descendants of that merry old soul, the monarch who called for his pipe, in addition to a glass and fiddlers three, to know that Dr. Heron, while believing that tobacco, like other good things, is sometimes used to excess, does not consider the transitory ill-effects of using too much of the nicotian luxury warrants extra rating of otherwise healthy applicants for life insurance. He says: "It has happened to me to notice that the faces and throats of certain otherwise healthy proposers were congested. Not seldom such persons, in answer to a direct question, have told me they knew they smoked too much tobacco. The ill-effects due to excessive tobacco-smoking are very transient; and I do not know of a well authenticated case in which permanent or material injury has been done to health by even what might fairly be called excessive smoking."

Insurance experts will always be interested in collecting reliable data about the effects of smoking and drinking, and the superior vitality of total abstainers is generally admitted. But, strange to say,