

CANADIANS AND THE LUMBER
TARIFF.

The Mississippi Valley *Lumberman* says: "Three weeks' experience with a \$2 tariff on lumber is making the Canadian lumber men feel blue. Some of them are losing their heads and demanding that the Dominion Government do all sorts of ridiculous and impossible things. Some want their Government to retaliate by imposing an export duty on saw logs. Any such action on the part of the Canadian Government would, of course, be followed by retaliatory action on this side which would far more than offset Canadian reprisals. It would double the duty on rough lumber, and might call down interference with the profitable business of converting logs from the State of Maine into lumber at St. John, N.B. It is also hinted at Washington that it might also secure interference of some kind with the supply of Canadian saw-mills at Rat Portage with logs from the Minnesota side of the Rainy River and its tributaries. There are still other ways in which the United States might retaliate, such as by abolishing the bonding privilege enjoyed by Canadian railways in this country, and bringing about the exclusion of Canadian fish from the American market. There is little danger of an order-in-Council being issued requiring all logs cut in Canada to be sawed in Canadian mills, as it would put an end to any further demand for Canadian timber limits. The best thing our neighbors across the way can do in regard to this lumber tariff business is to grin and bear it, as the American lumber men have been doing during the past three years of free lumber."

LIFE INSURANCE AND HEREDITARY TRAITS.

We referred some time ago to a paper read by Dr. Leslie Ogilvie before the Actuarial Society of Edinburgh. This, together with another paper read before the Insurance Institute of Ireland, has been published as a pamphlet. Dr. Ogilvie very rightly insists on the value of general observations of the proposer without decrying the supreme value of a careful physical examination. The case, he urges, should be investigated from five points of view: (1) The personal history; (2) the family history; (3) the physical condition as ascertained by careful medical examination; (4) the personal appearance; and (5) the environment, including habits and mode of life. In order to record rapidly the salient features of insurance cases, Dr. Ogilvie has constructed a table in which he assigns certain values to the different headings. Thus personal history, family history, and personal appearance are each credited with 20 per cent., to physical examination 30 per cent. is assigned, and to environment 10 per cent. Exception might certainly be taken to some of these figures; for instance, to environment, including as it does, according to Dr. Ogilvie, habits, should be allotted a greater influence, as one of the most important factors in life insurance is the question of temperance. With some modification, however, such a table will be useful in correcting a hasty judgment by bringing into review the various circumstances which bear upon life insurance. In discussing the influence of heredity on life insurance, Dr. Ogilvie asks the crucial question: "Do we, or do we not, inherit enfeebled or robust constitutions from our ancestors?" To this he answers emphatically yes, and as a consequence insists upon the importance of family history in life assurance, giving it an equal value with personal history. In regard to personal history, Dr. Ogilvie makes some useful remarks bearing upon the value to be attached to the various manifestations of gout. In speaking of cases in which rejection by an assurance office has been followed by long life, he points out that the very rejection may have been one of the elements which determined that careful life which conduces to longevity. He lays stress on the importance of ascer-

taining the cause of the structural alteration in the valve giving rise to a murmur, in view of the fact that a murmur due to degenerative changes in the valve is of much graver import than one originating from acute disease. With regard to the influence of syphilis on life assurance, Dr. Ogilvie advises that those should be declined who show degeneration of any kind, although no active symptom of syphilis was present; he would refuse or postpone those who had recently suffered from malaria or gout, or who showed any suspicion of alcoholism. If there were signs of the active disease the life might be postponed, but given a good family history and an otherwise good personal record, and evidence that the applicant had been under careful treatment for a year or more, and that there had been no signs of the malady for many months, Dr. Ogilvie advises a temporary addition of five or seven years, provided the individual has the appearance of a man likely to lead a careful life. After efficient treatment lasting two years off and on, and an interval of a year without treatment or symptoms, the author is of opinion that a proposal at the ordinary rate might be accepted.—*British Medical Journal*.

WOOD IS MADE FIREPROOF.

The *London News* gives the following account of a test recently made at Hurlingham by the British Non-flammable Wood Company to demonstrate the security against fire of buildings constructed of timber treated by its process:

The test was conducted on much the same lines as the trial which took place at Millbank in May before the officials of her Majesty's office of works, and which was witnessed by the Prince of Wales. For the purpose of the experiment two buildings, about eleven feet square and thirty feet in height, had been set up near the ornamental water. They were similar in all respects, except that one was made of "treated" timber and the other of ordinary timber. Each was furnished with a chimney for the purpose of creating a strong draught and facilitating combustion. Outside the little houses on the windward side, was piled firewood and shavings, which were set on fire simultaneously. In five minutes the building of ordinary timber was well alight, and in about half an hour it had been reduced to ashes. But the other structure remained intact, save for the charring of the woodwork on the side exposed to the direct action of the flames. A further test had meanwhile been applied by igniting a pile of shavings and faggots inside, but again the effect was merely to char the wood, which did not break into flame. Indeed, a box made of the "treated" wood which had been placed in the midst of the ignited firewood, was afterwards drawn out practically uninjured, and the souvenirs of the occasion which it contained were distributed to the spectators. The experiment was witnessed by the Duke of Cambridge, Lord Charles Beresford, and a numerous and fashionable company.

THE VESSEL, NOT THE UNDERWRITER, PAYS THE LOSS.

In a letter to Capt. Geo. P. McKay, of the Lake Carriers' Association, Geo. L. McCurdy, of Chicago, writes very interestingly of recent lake accidents and their relation to the principle of insurance "that after all it is the vessel that pays the loss." We quote from the *Marine Review*:

"In connection with our correspondence on various subjects pertaining to aids to navigation, I have thought of writing to you about the results of our investigations this season, for I believe that in them we have found some of the causes of disasters, and that many of these disasters could have been prevented seems to be a foregone conclusion. I cite for example the disaster to the steamer 'Britannic,' which ran into the gates of one of the locks in

the Welland canal. I wrote to Capt. Alvin Neal, the owner, and asked him if the experience arising out of this disaster suggested to him an idea how to prevent a repetition. Mr. Neal investigated this matter and found, to his surprise, that neither the master nor the engineer of the 'Britannic' had a copy of the rules of the Canadian Government governing navigation of the Canadian canals. Section 5 of these rules reads as follows: 'It shall be the duty of all masters or persons in charge of any steamboat or other vessels, or of any raft or barge in approaching any lock or bridge, to ascertain for themselves by careful observation, whether the lock or bridge is prepared and ready to receive them or allow them to pass through, and to be careful to stop the speed of any such steamboat or other vessel or raft with lines and not with the engine wheel.' In the case of the 'Britannic' steam was used to stop the progress of the vessel, and we find that just because steam was used we have to pay something like \$4,000 as a result of this steamer running into the gates. Capt. Neal feels that if the master had understood the rules the disaster would not have occurred. This, then, is one of those accidents that could have been prevented by seeing that each master is furnished with a copy of the rules, or of the sections which more directly apply to navigation in the locks.

"Can you wonder, then, that we feel somewhat exercised at this waste of money, in which it must be conceded that the owners of the lake vessels have fully as much interest as the underwriters, for we must start with this idea firmly fixed in our minds, that the underwriters are simply the custodians of a fund created by the vessel owners, who pay to the companies premiums from which alone may be expected the necessary funds with which to pay for disasters. If these funds are exceeded, one can see the result. It has been repeated year after year in the history of the lake marine, the rates of premiums are increased, and the form of policy is made less liberal, with the natural sequence that the owners are dissatisfied, as the higher rates have usually come in what are called hard times for the vessels. It was with an idea to firmly establish a system of low rates and liberal form of policy that we introduced our syndicate, feeling that by an intelligent supervision of the losses, the causes of disasters, menaces to navigation, drainages and leakages, which have so vexed this inland marine business, that we could continuously offer to the lake owners what they need—good indemnity at cheap rates. This will account, then, for my diligence in trying to learn first why these accidents occur, secondly to try to have adopted such ideas as may be approved after being well considered, to minimize the chance of loss.

"You probably noted the announcement that we concluded, upon investigation of this Welland canal accident, to furnish all captains with copies of the principal sections of rules relating to the navigation of the canal. This will be done by a delivery service at Port Colborne and Port Dalhousie. We are proceeding in matters of this kind not with the idea of dictating to vessel owners or vessel masters. On the contrary, we are hoping that our course will be commended if it results in a reduction of losses and the saving of so much out of the premium fund, which, as I have already said, is after all created by the vessels themselves. The same idea prompted our suggestion regarding the maintenance of a signal service at Johnson's Point, Sault River, which we propose to establish at our own expense if satisfactory arrangements can be made with the Government officials and vessel owners."

—The city of Duluth is in such hard financial straits that it has had to close up five of the fire stations and dismiss a third of its police force. Commenting on this, the *Montreal Gazette* says: There are places worse off than Montreal. It has only, so far, had to stop mending its streets.