

American countries, Uruguay, with 1,395, makes the best showing.

The rates of suicide showing the pressure of the conditions of life are also interesting. Saxony shows the largest rate with 312 per million inhabitants. Denmark comes next with 255, then Switzerland with 235, followed by the German Empire with 217, and Prussia with 212. Russian Poland shows the lowest rate, viz., 24; Ireland is next with 30, and European Russia next with 31. Roumania and Hungary are tied with 304. The last-mentioned, however, shows a distinct improvement within twenty years, the mortality having fallen from 359. Other examples of high mortality include Austria with 278; Bavaria with 254; Italy with 252, and Russian Poland with 248. The lowest mortality in the group is exhibited by Sweden with 163, followed closely by England and Wales with 166, Connecticut with 168, and Norway 169. Almost all civilized countries show a marked reduction in the death-rate in the last twenty years, indicating great improvement in the sanitary and medical treatment.

An interesting and instructive table is also that of infant mortality. In this respect Russia loses her discreditable pre-eminence. Saxony has the highest death-rate among children under one year of age, viz., 2,828 out of 10,000, and Bavaria follows with 2,790 out of 10,000. Russia is third with 2,686, followed by Wurtemberg 2,616, Hungary 2,555, and at a considerable distance Prussia with 2,075. All other countries are below 2,000; even Italy shows only 1,904. The lowest death rate is in Norway, where but 963 perish, and Ireland is a close second with 964. No figures are given for any of the United States excepting Massachusetts where the rate is 1,609.

It clearly appears that suicide is a disease of civilisation, or at least a thing resorted to by people who by culture have been made to feel the degradation and hopelessness of very adverse conditions.

One of the most remarkable things about the showing is that Japan stands well in every particular. Her birth rate is 286 per 10,000, which is very good. Her mortality is 201 per 10,000, also very creditable. Her infant mortality is 1,322. As to all preventable diseases, she also stands well, and has been said in the matter of tuberculosis to be the most favoured country of the entire list.

THE CONFLAGRATION AT NEW WESTMINSTER

Pending receipt of accurate figures representing the insurance losses at New Westminster, we are holding reports received, for our next issue.

FIRE AT MONTREAL STREET RY. COS., STORAGE SHED, HOCHELAGA.

By the above disastrous fire which occurred on the 16th instant, sixty cars and seven sweepers were destroyed, which the Company value at \$121,000; but, owing to a clause in the policies, the insurance com-

panies are only liable for \$75,000 for any one lot of cars destroyed at the same time and place.

We append particulars:—

32 Open cars valued at	\$51,840
28 Closed " "	56,560
7 Sweepers " "	13,440
Building " "	20,000

Insurance on Rolling Stock	\$141,840
On Building	\$75,000
	15,000

	\$90,000
Atlas	\$11,250
British America	4,500
Caledonian	5,625
Commercial Union	11,250
Norwich Union	11,250
Phoenix of London	11,250
Royal	11,250
Scottish Union and National	5,625
Union	18,000
	\$90,000

WHERE SAVINGS AND EARNINGS ARE DEPOSITED.

The following table showing the increase in the amount of the savings and earnings of depositors in the chartered banks, and other financial institutions of Canada, is interesting as showing the thrift, frugality and carefulness of the people. Surely in very few countries can such an illustration of the industry of man be furnished. The table is compiled from statements rendered to Government up to 31st ultimo:—

	31st. Aug. 1897.	31st. Aug. 1898.
Chartered Banks	\$210,018,196	\$234,279,101
Post Office Savings Bank	33,081,801	34,377,532
Govt. Savings Banks	15,986,647	15,462,909
Savings Banks in Pro. of Quebec ..	15,361,248	15,564,267
Loan Companies	19,404,878	19,667,112
	\$293,852,770	\$319,350,921

RECENT LEGAL DECISIONS.

Where no time is limited for the duration of a contract of hiring and service between an employer and his servant or clerk, there is no rule of law which requires that the hiring is to be considered as a hiring for a year. The question is one of fact: or inference from facts, the determination of which depends upon the circumstances of each case. 28 S. C. R. 481.

A citizen of Liverpool, on his way from his place of business in the city to his home, outside the town, went into the dining room of an hotel, in Liverpool, to get a meal, and put his overcoat in a place where coats were ordinarily kept in that room. His coat was missing when he had finished his meal, and naturally he sought to make the hotel-keeper pay for it. The latter objected, claiming that merely dropping in for a meal was not sufficient to establish the relation of innkeeper and guest. It appear that sleeping accommodation for guests was provided at the hotel when required, but that a great number of people used it every day for the purpose of dining only. Under these circumstances the Court found that there was sufficient evidence to establish the relation of innkeeper and guest, so as to make the former liable for the loss of the coat, without proof of negligence on his part. 1898, 2 Q. B. 284.