

Our Mountain Air.

In connection with the efforts now being made to lessen the mortality from consumption, the Canadian "Gazette" remarks that the Dominion is performing her part in the crusade by opening the sanatorium for consumptives at St. Agathe "high up in the Laurentian Mountains." The sanatorium is described as having "been established by the doctors of Montreal as an experiment in the new fresh air treatment of tuberculosis."

What is the Appearance?

Endless fun is being poked at the London (Eng.) "Star" for the following paragraph:

"Whilst riding in Holloway yesterday afternoon, a cyclist, whose name is unknown, collided with a bus and was picked up unconscious. He died at the Great Northern Hospital early this morning, without regaining consciousness. He had the appearance of an insurance agent."

The "Scottish Critic" says that "after a protracted existence, with ample facilities for study," he is still ignorant of the special features which distinguish an insurance agent from an ordinary human being. Perhaps the Star man was not judging by external appearance, but came to his conclusion by reasoning that only one well acquainted with risks would try the experiment of tilting at a London omnibus.

London's Fire Brigade.

Some idea of the size of the great city of London may be gathered from a recent report on the London County Council Fire Brigade. The expense of its sustenance last year was \$1,385,000. But this amount is not surprising when we read that the fire-fighting of the force covers an area of 117 square miles containing a population of 5,000,000. The city is supplied with 24,000 hydrants, of which number 15,700 have been placed in the streets during the last ten years. The decadence of Great Britain

"mother of a mighty race."

is not yet visible in the heart of the Empire.

The Heavy Fire Loss.

The total fire loss of the United States and Canada, as compiled by the New York "Commercial Bulletin," was \$9,703,700. The losses by months are given as follows:

	1897.	1898.	1899.
January ..	\$12,049,700	\$ 9,472,500	\$10,718,000
February ..	8,676,750	12,629,300	18,469,000
March ..	10,502,950	7,645,200	11,493,000
April ..	10,833,000	8,211,000	9,213,000
May ..	10,193,600	11,072,200	9,091,900
June ..	5,684,450	9,206,900	6,714,850
July ..	6,626,300	8,929,750	11,426,400
August ..	6,454,950	7,793,500	9,703,700
Totals ..	\$71,021,700	\$74,960,350	\$86,820,850

The heavy increase for August, 1899, over the cor-

responding months of the two preceding years, and the fact that the record for eight months shows an increased loss of nearly twelve millions of dollars, is most discouraging to underwriters, and, when added to the impending demoralization in rates, renders the outlook for insurance interests most gloomy.

President Whiting of the Orient Insurance Company is reported as saying "the course of events is unmistakably tending toward demoralization;" and of the desire on the part of certain companies to lessen competition, and the efforts of the authorities to break up all associations, he remarks:

"From appearances, the time is near when companies will be restrained from using established rates at which all can write, and must depend upon their agents, with the aid and assistance of their specials, to see that adequate figures are obtained and correct forms of policy adopted. From States where for several years there has been no profit, many companies will retire, and in such there must not be any concessions made."

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"The experience of the present year indicates that too many concessions have been made already, and unless there is a cessation of fires rates must be advanced."

Altogether, the prospects of profit from the fire business of 1899 are anything but encouraging.

They Object to being Bored.

In the course of some editorial comment upon the proceedings at the recent convention of the American Bankers' Association, the "Bankers' Magazine" draws attention to a subject which may well receive the earnest consideration of some Canadian organizations now in the habit of holding annual meetings for the purpose of receiving papers and addresses. The "Bankers' Magazine" claims that it is "a waste of valuable time to permit the reading of long and tedious papers" before a convention when every substantial purpose would be fulfilled by presenting them in the published proceedings. At the close of some excellent advice to delegates at similar conventions of bankers, scientific men, political economists, engineers, doctors, etc., we find the following: "With a view to keeping up the interest in the conventions, the Council should exercise the greatest care in eliminating from the programme whatever is calculated to make the proceedings wearisome. People can be bored at home without undergoing the expense and discomfort of long journeys."

It is evident that academic discussion of scholarly papers must be avoided if the interest in the annual conventions of bankers and others is to be maintained. Upon such occasions the speaker who can present his subject in a lively and amusing manner will command bigger audiences than the learned reader of a dry address. The practical business can be safely entrusted to an executive, and the bulk of the papers had better be presented, as suggested by this critic of the American Bankers' Association, "in the published proceedings."