

nessing the extraordinary spectacle of British colonists pouring into South Africa for the purpose of fighting to maintain the integrity of the British Empire.

Under such circumstances it is truly no time for intervention on the part of other nations, and even our friends in the United States cannot do better than accept the sensible advice of the journal hereinbefore referred to. Addressing itself to those who are indulging in such silly talk in the Senate and elsewhere, the "Bulletin" says:—

"Memories are very short. Two years ago there was an effort to get the six leading nations of Europe to intervene in our quarrel with Spain before a drop of blood had been shed, and almost every American regarded it as an impertinence. Americans who were opposed to the war were very much more opposed to having it averted by the action of other nations. Yet there are large numbers of our people, including persons of some eminence in politics and the law, who are loudly demanding that our Government should intervene in the South African war, unasked by either party, and at a moment when Great Britain has lost several thousand men and a series of engagements, and could not possibly suspend hostilities without confessing herself beaten. Is there a person in the United States who supposes that we would accept intervention or mediation under like circumstances? There were plenty of Americans who declared two years ago that we would fight all Europe before we would submit to having Europe settle our quarrel with Spain. Perhaps we would have done so, and perhaps we would not; the refusal of Great Britain to join the Continental powers relieved us of the necessity of deciding this point, and most Americans who did not import hostility to England from their native lands across the sea have felt sincerely grateful to her for preventing the coalition to prevent our war with Spain."

When our friends and neighbours to the South remember these things, let us hope they will have enough self respect to keep silence regarding intervention or mediation until Great Britain asks for it.

THE HARTFORD FIRE INSURANCE COMPANY.

That the 90th Annual Statement of the "oldest insurance company in Hartford" should exhibit a sturdy strength in keeping with its age is not remarkable, but the business transacted during the past year also denotes the activity of youth, the health and vigour of management of a powerful corporation unwilling to believe that further progress is impossible. That such an active and progressive company could escape sharing to some degree in the disastrous fire losses of the United States during 1899 was not to be expected, and the surplus funds of the Hartford show some slight reduction. Thus, in reviewing the statement, we find the net surplus has been reduced since Jan. 1st, 1899, by \$648,000, while the reserve for re-insurance amounts to \$5,286,799.62, an increase of over \$330,000, and the reserve for all unsettled claims shows an increase of \$135,000. The total assets of the company amount to \$11,002,588.02, as against \$11,183,659.90 at the close of the preceding business year.

Altogether, President Chase and the staff of the Hartford Fire Insurance Company have reason to rejoice at their immunity from serious loss in such a disappointing year. The result of the business transacted in Canada by Messrs. G. Ross, Robertson & Sons, and other agents in the Dominion, must have been peculiarly pleasing to the Hartford officials in an otherwise depressing year.

THE LIMIT OF LIFE.

GO TO THE MARITIME PROVINCES.

An Australian actuary, Mr. A. M. Laughton, F.F.A., in a lecture delivered before the Insurance Institute of Victoria, has named the Maritime Provinces of Canada as possessing the most favorable climatic influences in the New World for those who desire to reach the extreme limit of life. We have always believed that in some of the pretty villages on the coast of beautiful Nova Scotia, Cape Breton, New Brunswick, and the green isle of Prince Edward, revelling in the health-laden breezes which sweep over the sea, and wave the grain and grass in meadow and pasture land, one might learn the secret of everlasting youth. Now, we do not know whether our readers, after receiving this opinion of an eminent Australian statistician, will decide to make the districts named their Mecca. It is, however, certain, that the people of the Maritime Provinces are, mentally and physically, splendid specimens of what Canada can produce. Mr. Laughton says:—

"In the opinion of eminent scientists the human race has reached its maturity or middle point, and, if this be correct, the extreme limit of life in the future is not likely to exceed appreciably the highest ages recorded at the present day. Of the various factors affecting longevity, the most important is 'occupation.' The occupations most conducive to long life are those associated with country life and the cultivation of the soil. The most favourable climatic influences are those to be found in the insular and maritime countries of the cold temperature zones. As far as can be ascertained from statistics, the largest proportions of persons at advanced ages are to be found in the islands of Scotland, the maritime counties in the west of Ireland and the maritime provinces of Canada. An examination of the English death rates during the last fifty years shows that, while the rates of mortality have decreased at the younger ages, there has been an increase in later life, this increase commencing earlier and being more marked with males than females. The climatic conditions of the Australasian colonies are not so favourable to longevity as those of the British Isles and Canada. The low death rates, compared with those prevailing in Britain, after taking into account the difference in age distribution, are due to the comparative absence of extreme poverty and the easier circumstances of the masses of the people. A low death rate at young and middle ages is of much greater benefit to a life insurance society than a few cases of extreme longevity among its members."