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R. WILSON SMITH,

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At the request of several of our readers, we present with this issue The CHRONICLE Index for 1898. The Index for 1899 will be ready for distribution next week.

Per Insurance
Demoralization.

We reproduce elsewhere in this number the letter of President Irvin of the National Board of Fire Underwriters, which appeared in the New York "Journal of Commerce" of Tuesday last. The suggestions made in said letter are said to be due to his feeling that something must be done to "stem the tide of demoralization" in the fire insurance business transacted in the United States.

The distribution of leaflets containing defamatory matter, and for the purpose of conveying oblique hints and imputations of an injurious nature without making any direct charge, is justly regarded as one of the basest resorts of malice and falsehood. To adopt such means of attacking reputable rivals in any business is cowardly, and we echo the general indignation expressed in insurance circles at the continued use of leaflets for the purpose of injuring upright competitors in an honorable profession.

Wood Pale
The Philadelphia "Record" reports an interview with a doctor who claims that wood-pulp is destined to play an important part in hospitals as a surgical dressing. Interesting and successful experiments have been made at the

League Island Navy Yard with the article now being used in the manufacture of so many articles, and the medical man says: "Wood pulp, in addition to its cheapness, when it is soaked in water swells and absorbs from four to five times its weight in liquid, retaining the water for a long time. As the pulp become soft, a poultice of any consistency can be made by varying the quantity of water. By using hot water the poultice retains its heat much longer than one made of flaxseed. Then, too, antiseptic drugs soluble in water may be soaked into wood pulp. vantage is that it can be molded when wet, so that it can also serve as a splint, for it dries very hard. It can be sterilized, too. Altogether, wood pulp is destined to become the surgeon's friend, and especially on the battlefield."

A courteous and kindly gentleman, worthy and honorable, and endowed with all the qualities suited to inspire the respect and affection of the parliament and people of a splendid Province, the present Lieutenant-Governor of Nova Scotia has admirably filled the high position he occupies, and thoroughly deserves the distinction conferred upon him by his Queen. Her Majesty has been pleased to invest him with the dignity or honor of knighthood, and Sir Malachy Bowes Daly will be the recipient of congratulations from hosts of friends and admirers all over the Dominion, and in many distant parts of the world.

Sir Malachy Bowes Daly is the son of Sir Dominick Daly, and for several years represented Halifax in the House of Commons at Ottawa. He was appointed Lieutenant-Governor of the Province of Nova Scotia in 1890, and the citizens of Halifax, old and young, would be well satisfied if he could remain in office for the rest of his days.