

rate between 1890 and 1900, except in the rural districts, where, practically, no change occurred in the rate of mortality, the rate being already very low as compared with cities. This may be accounted for by the cities having adopted sanitary measures that were effective in reducing death rates from 21 to 18.6, and then 22.1 to 18.6, and for another group from 19.9 to 18.6, whereas the rural sections were not open to such sanitary improvements, they were less needed there, and if introduced would not effect such a reduction in the mortality rate as in cities.

The classification of deaths in 1900 and 1890 is very suggestive, we give a few of the items:

Causes.	Death rate per 100,000.		In-crease.	De-crease
	1900.	1890.		
Consumption.....	190.5	245.4	....	54.9
Cholera infantum.....	47.8	79.7	....	31.9
Croup.....	9.8	27.6	....	17.8
Bronchitis.....	48.3	74.4	....	26.1
Typhoid fever.....	33.8	46.3	....	12.5
Paralysis.....	32.8	35.5	....	2.7
Scarlet fever.....	11.5	13.6	....	2.1
Pneumonia.....	191.9	186.9	5.0	....
Apoplexy.....	66.6	49.0	17.6	....
Influenza.....	23.9	6.2	17.7	....
Kidney diseases.....	83.7	59.7	24.0	....
Heart disease.....	134.0	121.8	12.2	....

The chief decreases are in the diseases most common to childhood and early life, showing not only the effect of better sanitation, but the spread of intelligence in regard to health matters. In "croup," for instance, the improvement was very great, this disease being quickly and infallibly prevented from becoming fatal by the use of a remedy which is on hand wherever there is a stove and water, whereas formerly it was regarded as only to be treated by a physician.

The reduced mortality from consumption, typhoid and scarlet fever is attributable chiefly to improved sanitation. The increase in apoplexy, heart disease, alcoholism and suicide may be the result of the greater intensity of modern life, the rush and strenuous pressure of business and the greater nervous strain of increased competition and ambition. The ratio of accidents also increased between 1890 and 1900.

The United States Census, however, on the whole, prove that the average duration of human life is becoming more prolonged than in past years.

#### THE COMMERCIAL AND HAND-IN-HAND AMALGAMATION.

On the 1st inst., the fire business of the Hand-in-Hand Fire and Life Office was taken over by the Commercial Union Assurance Company. This amalgamation is without precedent. The Hand-in-Hand was essentially a mutual company, it had no shareholders, so whatever is paid by the Commercial Union for the good will go to the fire and life policy-holders who were such before 1st Novem-

ber, 1904. The settlements to be made with the policy-holders of the Hand-in-Hand are somewhat elaborate, but they are highly advantageous to those connected with that old company. Bonuses to both life and fire policy-holders will be increased and other special benefits accorded, which are guaranteed by the Commercial Union. The arrangement will inure to the advantage of the shareholders of the Commercial Union as a profitable and valuable connection has been acquired of what are regarded favourable terms.

#### MONTREAL INSURANCE INSTITUTE.

The next meeting of the Insurance Institute of this city will be held on 17th inst., in the lecture room, 2381 St. Catherine St. Mr. T. B. Macaulay, F.I.A., will give a "Talk on the specialized mortality experience of 34 Canadian and American Life Companies." A paper will be read by Mr. Peter Clinch, secretary of New Brunswick Board of Fire Underwriters, on "The Sawmill Hazard." With such practical matters to be laid before the members there ought to be a large attendance, and a highly interesting and profitable discussion engaged in.

On February 21, Professor Flux, M. A., of McGill University, will read a paper on "Taxation."

If Professor Flux could be induced to place his paper in the hands of two or three members of the Institute a few days before it is read, the discussion thereon might be much more thoughtful, interesting, valuable and worthy of the subject than it would be were those who feel disposed to criticize, or comment upon the paper to be without any such opportunity.

On March 21, the "Medical selection of lives" will be treated by Dr. E. M. Von Eberts, and on April 18, Mr. R. C. Smith, K.C., will dilate upon the "Legal aspect of Insurance." The season will be closed by the annual meeting and smoking concert on May 16, at which, we trust, it will be reported that the session 1904-5 had been the most successful since the Institute was founded.

#### CANADIAN TRADE WITH WEST INDIES.

The trade of Canada with the West Indies, for many years past has not been as large or progressive as all would like to see it become. It is merely playing the ostrich trick, of putting its head in the sand to conceal from itself the existing danger, for us to ignore the existence of a powerful competitor for the trade of the West Indies in the United States. The ports of that country are so much nearer to Jamaica, Barbadoes, Trinidad and other British colonies in that region, as to give American shippers of goods to, and importers of