

In Memoriam. A few days ago, a bust of the late Sir John Thompson was unveiled at Halifax by the Lieutenant-Governor of Nova Scotia. Among the several eminent Nova Scotians who have contributed to Canadian advancement by successful labour at statecraft, science and literature, the splendid jurist whose dramatic death at Windsor Castle terminated a brief and brilliant career, will always occupy a prominent place in any future history of the country. The effort of the Nova Scotia Bar Society, by whom the bust of the former Premier of Canada was erected, to assist in perpetuating the memory of a great man, will be appreciated by all those who realize the benefit to posterity of having ennobling models.

It was fitting that in his birthplace, the city where he was known and loved, all classes should unite in graceful tribute to the virtue and honour of Sir John S. D. Thompson.

Reform in Fire Insurance Rates. Despite the continued heavy fire loss ratio, the attempt of the United States Underwriters' Committee of Twenty-seven to formulate some plan of concerted action which would be accepted by all companies has had to be abandoned, and a meeting is to be held during the present month in New York, to consider the rate question only. Full particulars of the report to be presented for adoption appear elsewhere in this issue.

Faulty Methods of Rating. The inequalities of rate adjustment are being vigorously discussed by the leading underwriters in the United States, and at the meeting above referred to it seems more than likely that all the companies will at least agree upon action with reference to reform in rate-making. The president of one of the insurance companies is reported as saying: "I have long felt that the method of rating pursued by the companies is unfortunate, and calculated to produce adverse results, especially where companies were associated together under mutual obligations both as to commissions and rates. If you will take the current rates on brick mercantile buildings and stocks sheltered therein, and the generally acknowledged experience of losses on such classes, you cannot help being impressed with the absurdity of the rate-making organizations and some of their work. The same thing will apply generally to what is known as preferred business; it is rated on a basis to make it preferred, and other classes—and large classes, too—are rated on a basis that will yield a loss, and which have for years yielded losses. To my mind it seems remarkable that the companies will not at least make an effort to so rate the general business of the country as to provide a small profit on all classes, thereby taking from the non-board companies the incentive to maintain their relations of non-association, and go into the field for preferred risks. I am persuaded that the business will never

be put upon a profitable and stable basis until some action of this kind is taken."

Anarchism. Whatever the ultimate purpose of anarchism may be, its methods are always vile and cowardly. It has sufficient crimes to its credit already to justify society in regarding it as a dangerous disease, to be stamped out like any other plague. Every member of the order to which Bressi, the murderer of King Humbert, belonged is as guilty as he, and it seems a pity that now when the entire press of Europe and America is aroused to fiery denunciations of anarchism, and to the expression of grave anxiety for the safety of society, the nations concerned cannot combine to exterminate the incarnate fiends, the very wantonness of whose crimes and their absolute lack of intelligible purpose shocks the civilized world.

Let Bressi and his companions be destroyed. They belong to the same class of evils as mad dogs, or the microbes of a dangerous and loathsome disease.

That we are not now mourning the death of the Prince of Wales is only due to the youth and inexperience of his chosen assassin. Unfortunately for Italy, Bressi's nerve did not desert him, his aim proved true, and King Humbert's death adds another to the long list of crimes committed by secret societies. What the British Premier calls a "morbid thirst for notoriety" has led some avowed anarchists in the United States to proclaim themselves members of "the group to which Bressi belonged." Surely any government is erring on the side of leniency when it permits men of the class to which this murderer belongs to announce an intention of "bettering" their condition by fair means or foul, and incidentally plotting to kill all the reigning monarchs.

Modern Christianity. Since Lord Salisbury expressed the hope that missionaries would not select the present opportunity for getting massacred in China and thereby add to the troubles of the nations claiming them as countrymen, many close observers of recent events in the Celestial Empire have been wondering if the work of the good men who devote themselves to the task of preaching the Gospel in foreign parts is not carried beyond the bounds of moderation. There is no quality of the mind by which men, even good men, are more apt to be misled than zeal; particularly zeal in religion. Every deviation from the rules of charity and brotherly love, of gentleness and forbearance on the part of the missionaries must surely be regarded by the people they presume to teach, as a departure from the religion they are asked to accept and believe in.

With these reflections pressing upon him, every thoughtful man must find something depressing in the opinion expressed by Mr. Bracco, a merchant of Shanghai, recently a guest at the Windsor Hotel