

cent. increase taken as the general average charge, we have been able to show that there is every prospect of the offices losing heavily. This can hardly be called want of patriotism."

A Sinful Insurance Syndicate.

The population of Sweden is mainly rural, but the country is too far removed from Canada to enable us to separate its people from the Norwegians with whom they are, somewhat unwillingly on the part of the latter, united. The Norwegian, like "Hans the blue-eyed Dane," is known in all the ports "from Mississipp to Clyde,"

and is usually honest and brave, and a good sailor. With the Norwegian, we are familiar.

But the Swede is not so well known to the majority of us. However, one of the most startling of insurance sensations, reported from the town of Eskilstuna, Sweden, is likely to make the study of his ways a subject of interest to, at least, twelve life insurance companies, among them being three English. The European papers state that, for some fifteen years, Swedish life companies have been victimised by a syndicate engaged in the sinful business of insuring incurable and dying persons. The mechanism was old and yet ever new and simple, and worked well until the greed of the gang led them to complain, because some of the assured were unreasonably dilatory about dying. Fraudulent certificates of the health of the assured were signed by doctors belonging to the syndicate, other healthy members of which were used as substitutes for the applicants for policies when medical examination was necessary. Whenever a batch of victims had been insured, they were kept well supplied with money, and induced to drink themselves to death. One of them seems to have been sent to join the majority with indecent haste. He was induced to "give a party" at his house, and the guests were the members of the syndicate. They made the poor diseased host so drunk that he died on the spot. The leading spirit of this Swedish syndicate (a doctor) is said to have held, when arrested, fifteen policies on the lives of poor creatures, all of whom were in advanced stages of pulmonary disease. Such are some of the startling revelations of the reasons why a leading doctor of Eskilstuna, Sweden, with about forty accomplices, has been arrested on a charge of defrauding insurance companies. The population of Sweden may, as we stated at the outset, be mainly rural, but their simplicity evidently does not extend to absolute ignorance of the dark ways and vain tricks of the people of other countries.

Nearing Land.

If the trooper "Sardinian" has met with anything approaching to fair weather since the welcome news that she was reported off Cape Verd Islands reached Montreal, the men recruited and equipped in Canada for foreign service will, in a few days, be in South Africa, answering to the roll-call, and prepared to demonstrate by their presence and conduct that Canada is ready to share

the duties and responsibilities of Her Majesty's Empire. Let us hope that our representatives will arrive in the best of health, bronzed and strengthened by the sea voyage, full of high hope and eager expectation of seeing service in the field shoulder to shoulder with their kinsmen and comrades from other parts of the Empire. By means of chart and globe, it has been easy to mark the course of our regiment across the trackless ocean. If, owing to the rigid censorship of news from the scene of the war, it may now become difficult to flag the probable daily whereabouts of our boys on the map of South Africa, we will have to rest content in the knowledge that they are somewhere doing the duty assigned to them. What that duty may be is not yet known. For the silly story of a War Office reply to an insurance company's request for information upon this subject, sensible Canadians will have nothing but derision. We prefer to believe that the men from Canada, Queensland, New Zealand and elsewhere will, in any serious work, be placed in the fighting line, and when the crackling of the battalion fire and the death growl of the artillery ceases, we know the official dispatches will record that the Canadians and Australians are fitting comrades of the colonial troops now doing such excellent service at Kimberley and Mafeking. Such is the spirit in which all loyal Canadians ought to wait for news from our plucky representatives in distant South Africa. We have no patience with those who express any doubt of the drill, discipline and soldierly qualities of the Canadian regiment. They left our shores prepared to do whatever duty may be assigned to them, and the idle rumours of War Office intentions concerning them are not deserving of attention.

SHIPS' FURNITURE IN MARINE INSURANCE.—The Steamship "Felbridge," while homeward bound from an American port with a cargo of grain, and having her separation clothes (used for dividing parcels of grain), and dunnage mats (used for keeping the grain off the ship's floor), stowed away in the forepeak, came into collision, with the result that the stem was damaged, and a large quantity of the clothes and mats were washed out and lost. In an action against the underwriters, for the value of these, they defended on the ground that the clothes and mats were not covered by the Lloyds' policy on the ship and its furniture. Mr. Justice Bigham who tried the case gave judgment as follows: In my opinion the plaintiff is entitled to succeed. The question is whether an ordinary Lloyds' time policy on ship, the ship being engaged in the grain trade, covers separation clothes and dunnage mats. It seems clear that, under the ordinary custom of that trade, the use of such clothes and mats would be necessary for the proper carriage of the cargo, and that if the ship went to sea without them, she would be unseaworthy. Therefore, they must be regarded as forming part of her furniture. I can see no distinction between them and moveable bulkheads, which it was admitted by the underwriters would form part of the ship's furniture. Both are intended for the same purpose, namely to separate one part of the cargo from another.—Hogarth vs. Walker (1899), 2 Q. B. 401.