

his employees by virtue of the common law, or of any statute, subject to certain limitations. But the very first of the conditions which form part of the contract says:—

1.—Upon the occurrence of an accident to an employee, notice thereof shall be immediately given by the Employer upon the blank provided for the purpose, to the managers of the company. On receiving from the Employer notice of any claim, the company may take upon themselves the settlement of same.

And the second condition states that if any legal proceedings be taken to enforce a claim [for injury],

The Employer shall render the company every assistance in his power in investigating accidents and in adjusting or litigating claims.

It is thus plain that there must be concerted action by both employer and insurer where a claim for injury is to be considered. The employee, if injured, should go to his employer to look for redress. The employer on his part must communicate with the company, and between them, if necessary, the settlement of any claim by an employee may be effected. But the man or woman or child injured has no claim upon the insuring company, whose contract is with the Employer alone. And there is no obligation on the part of the Employer to discuss with the injured party his relation with any insurance company.

If the employers of labor would scrutinize the contracts which they make with liability companies, ascertaining what they have agreed to do in case of accident, and if they will promptly observe the requirements of the policy, they will not only be acting in fairness to the companies but will have the greater prospect of securing this particular class of insurance at reasonable rates.

TEETOTALERS AS INSURANTS.

On the question of the effect of moderate drinking of spirits or malt liquors upon longevity compared with total abstinence from these beverages, a weighty pronouncement has been recently made. A year ago a paper was read before the British Institute of Actuaries with elaborate tables and diagrams, the author of which was Roderick Mackenzie Moore, actuary of the United Kingdom Temperance and General Provident Institution. This paper set forth with scientific accuracy the full experience of that company—covering sixty-one years' time and 125,000 individual cases—as to "The comparative mortality, among assured lives, of abstainers and non-abstainers from alcoholic beverages."

This is the widest and most important record bearing upon the question which has ever been made, so far as we know. A period of sixty-one years, from 1841 to 1901 has been covered. All the required data, we are told, are included for each one of 124,673 individual cases—the abstainers always having been kept separate from the moderate drinkers. Many years ago, this investigation was begun by Mr. R. P. Hardy, the then actuary of the Institution, and brought down to the end of 1882. Mr. Moore, who makes the final report, has been a long time with the Temperance and General. He now brings down the facts to the end of 1901, and finds, in the great experience of the company, the following propositions conclusively proven:—

Firstly: That the non-abstainers assured in the

Institution are good average lives, generally equal to the best accepted standard of assured life, namely, the Om Table.

Secondly: That the abstainers show a marked superiority to the non-abstainers throughout the entire working years of life, for every class of policy, and for both sexes, however tested.

These conclusions, and some of the statistics on which they are based, have been embodied in a small pamphlet which is issued by Chas. W. Scovel, A. M., of the Provident Savings Life Society of New York, and Geo. P. Donehoo, D.D., of the same society's total abstinence department. We learn from the pamphlet that while there were 56,802 deaths out of some 130,000 among the teetotalers there were 75,671 deaths among the moderate drinkers; showing an excess among the latter of 18,860 deaths. That makes more than 24 per cent.—an excess of one to every four.

"One is amazed to find that, in the ten years from age forty to fifty—the very prime of life—there are 6,246 deaths among the abstainers, while there are 10,861 deaths among the moderate drinkers; an excess of 4,615 deaths in that single decade."

The figures for each decade, through the working years of life (computed on the same number of lives beginning the decade in each class), are as follows:—

Ages.	Number of deaths.		Excess deaths among moderate drinkers.	
	Total Abstainers.	Moderate Drinkers.	Number.	Per cent.
20-30	4,221	4,677	456	11
30-40	4,201	7,041	2,840	68
40-50	6,246	10,861	4,615	74
50-60	13,056	18,524	5,468	42
60-70	29,078	34,568	5,490	19

"HUMBUGGING THE ENGLISHMEN."

Steadily, but slowly—for the Englishman is slow to arouse and not unnaturally averse to admitting that he has been "done"—evidence is coming forward that the game so long and so brazenly played upon British traders by the travelling agent for two Montreal weeklies, is becoming understood, and the man who has been gammoning the firms who desired to export manufactured goods to Canada, is getting to be known in his true colors. We find the following in the Birmingham Chamber of Commerce Journal for November. "Useless Advertising" is the heading:—

"During the last nine or ten months the secretary of the Birmingham Chamber of Commerce has been approached on several occasions with regard to certain so-called trade papers in Canada, and after making enquiries has had to inform intending advertisers that the representations made to them were false. Of late unscrupulous advertising canvassers from Canada have reaped a good harvest for the journals, and have mulcted many manufacturers in this district in large sums for which no return has or is ever likely to be seen. All sorts of artifices are resorted to in order to secure advertisements. Tall stories are told as to circulation, and lists of bona-fide buyers are handed to the advertisers. In most cases the circulation is imaginary, and indeed so limited as to preclude any possibility of a tithe of the outlay returning to the advertisers. We recently had occasion to examine a list of alleged to be bona-fide buyers of a certain article made in this city, and ascertained that very few of the firms named were likely to import the article referred to—the list having evidently been copied from a directory by a man who knew nothing whatever of the business. Many thousands of pounds have already been wasted in this way, but we think that so many manufacturers have learned the lesson of caution that they are not likely to provide an opportunity for its repetition.