

**The War and Life Insurance.**

From the first appearance of opposition to the charge made by some of the life companies in the case of policy-holders leaving for South Africa, we have not hesitated to express the opinion that the extra premium is perfectly justifiable. There is now an added complaint from some of those who are proceeding to the seat of war—that many of the officers are having difficulty in securing life assurance. They are not alone. We have known a number of men who failed to insure their lives until some serious sickness, while reminding them of a duty to loved ones, rendered them undesirable risks for any company to take. Business and patriotism must not be mixed in this instance. The Boers have displayed remarkable proficiency in picking out the gallant gentlemen, the flower of the youth of Great Britain and her Colonies, who are leading the soldiers of the Queen in this campaign, and why the life insurance companies should be called upon to assume the risk of one of Kruger's riflemen striking the target is something no fellow can understand.

Since Lord Paul Methuen, upon leaving for South Africa, wrote his since much-quoted letter upon this subject, the underwriters have been amply justified in their estimate of the risk he and his brother officers ran of meeting with a soldier's death. The daily newspapers, having little if any knowledge of such a technical subject as life assurance, have indulged in a lot of patriotic nonsense about the conduct of the companies. But "The Times," always sound and sensible, in an article which we have pleasure in reproducing elsewhere in this issue, says: "There is little profit and much worry in these special risks."

**Curious Compensation Cases.**

From the extraordinary number of cases arising out of the Workmen's Compensation Act and being heard by the English Court of Appeal, it ought not to be long before county court judges, employers and workmen will have some understanding of the meaning of this important and wonderfully constructed statute. A singular application was made to the court last month by a foreman fitter, against his employers, a firm of engineers. In the course of his employment he sustained an injury to his right hand. He claimed from his employers \$4.75 a week in perpetuity. After paying him this amount weekly for about six months, the respondents declined to pay any more, because he refused to have the stumps of two fingers which had been partially cut off by the accident removed. Although the surgeons in court stated that the operation would enable the applicant to use a hammer again and return to his ordinary occupation, the judge claimed that he could not order the man to undergo an operation. An order for the continuance of the weekly payment of \$4.75 a week was made.

Particulars of another odd case are being widely circulated as showing the uncertainty of the Act in re-

gard to what construction should be placed on the words "arising out of and in the course of the employment." A labourer had been ordered to work with another man in clearing away coal from a roadway in a mine by picking it up and filling trams with it. He dislodged with a mandril a piece of coal which was projecting from the side or roof of the drift. The coal fell and killed him. The substantial damages to the widow awarded by the county court judge have been denied her by the Court of Appeal on the ground that there was no evidence to support the finding that the accident arose out of and in the course of the dead man's employment. There was evidence that he had been told to clear away the mine roadway and not to touch the coal. It is evidently dangerous for any workman who may rely upon this Act to exceed his instructions.

The columns of some of our English exchanges are filled with these curious appeals based on questions of law, and it ought to be an easy task for Canadian legislators, if any similar Act is framed for this country, to profit by the numerous decisions now being rendered by British judges, and to prepare an almost perfect statute.

**A Friendly Notice to Foreigners.** Any interference that may affect the interests of others ought to be long and carefully considered. The mere suggestion of the intervention of a foreign power in South African affairs at the present time is enough to make the blood of the most peace-loving British subject boil in his veins. We even venture seriously to question if the more than common liveliness of conscience attributed to Mr. Gladstone would lead that famous statesman to again exhibit the splendour of his eloquence in another plea for peace with the present invaders of Natal. In a recent article rebuking the officious intrusiveness of those who are noisily demanding Presidential intervention in our present quarrel with the Boers, the New York "Commercial Bulletin" reminds its readers that, two years ago, when the destruction of the "Maine" in Havana harbour aroused the people of the United States, there were plenty of Americans who declared they would fight all Europe before they would submit to intervention in their quarrel with Spain. The situation in South Africa reminds one of this incident. There is not one of the thousands of gentlemen in Khaki now engaged in the grim and bloody struggle with the Boers who would hesitate to volunteer for war against the world rather than to repeat the mistake made by Mr. Gladstone in 1881, when he virtually made it possible for a close obligarchy of Boer squatters to plot for the future conquest of South Africa. We are now fighting in the interests of freedom and of justice, as well as of equal rights and British predominance, and the knowledge of these facts has rallied round Great Britain all her stalwart sons. Colony after colony has thrown in its lot with the mother country, and the world is wit-