

passed in 1880, gave rise to a number of companies, owing to a desire to insure all the workmen in a factory or mill. The usual results followed, a boom set in for new companies, which led on to competition, then the amalgamations, liquidations, and other modes of withdrawal. The accident companies had forgotten to insure themselves from sickness. In 1885, these companies had an aggregate income of \$3,000,000, in 1894 it reached \$7,000,000. The number of accident policyholders in 1895 in Great Britain was only 350,000. The author is baffled by the difficulty of defining what is an accident. Of course there is the dictionary meaning, which is, "an event that takes place without one's foreknowledge or expectation, or one proceeding from an unknown cause, or is an unusual effect of a known cause." The phrase in general use in policies describes an accident as an event which results "directly and immediately from some violent, accidental, external and visible means." This we regard as amply sufficient and sufficiently accurate for all practical purposes in protecting a company from improper claims, and shielding policyholders from unjust denials of their claims. Whether anything more definite is needed to protect companies from claims arising from injuries alleged to be accidental, but which were designedly inflicted, or were the natural consequence of some imprudence, is an open question. But if the word "accidental" is properly interpreted, such in-

juries cannot be so classed, as we cannot allow that to be an "accident" which is the ordinary, the natural, or inevitable consequence of a man's own act. If A. being unable to swim goes into deep water and drowns, that is no accident, if B, knowing nothing of fire arms or explosives, handles a gun or dynamite, and loses a limb, such injury is no accident, nor is it one if C. walks on a railway track, and is hurt. Another point is the definition to be given to "permanent disablement." It seems a hard doctrine, but it is true, that until a limb is actually severed from the body its permanent loss of power or usefulness is very uncertain, as the curative effect of a verdict in Court granting an injured person a permanent indemnity is most remarkable. As to temporary disablement the Friendly Society rule is sound, the recipient of accident insurance indemnity ought to abstain from all work, or accept a less sum. The restriction of sickness insurance to a few of the more serious diseases is a new feature. Such disorders as small-pox, diphtheria, typhus, etc., are accidental inflictions, the sufferer is usually the victim of circumstances beyond his control. Companies therefore are treating them the same as accidents, in regard to rates and compensation. The writer of the paper we have had under review warns companies engaged in sickness insurance that they must be as careful life offices, or they will endanger their safety and permanence.

### THE FISHERIES OF CANADA.

*Showing by Provinces the yield, the exports, and the value of the plant employed.*

COMPILED FROM OFFICIAL RETURNS.

Year		Nova Scotia.	New Brunswick.	P. E. Island	British Columbia.	Ontario.	Quebec.	Manitoba and N. West.	Total Canada.
		\$	\$	\$	\$	\$	\$	\$	\$
1869 to 1884.....	Total yield .....	95,973,895	37,050,565	12,140,186	9,258,907	7,610,209	30,554,424	54,613	192,672,808
1885.....	Total yield .....	8,253,922	4,005,431	1,293,430	1,078,038	1,342,692	1,719,460	.....	17,722,973
"	Total exports .....	4,743,876	1,111,498	400,941	727,672	271,908	649,953	54,153	7,960,001
"	Value of fishing plant .....	3,010,000	1,075,879	493,143	809,805	378,274	930,358	.....	6,697,459
1886.....	Total yield .....	8,415,362	4,180,227	1,141,991	1,577,348	1,435,998	1,741,382	186,950	18,679,288
"	Total exports .....	3,773,666	909,194	451,851	643,052	292,874	718,180	54,571	6,843,388
"	Value of fishing plant .....	2,936,425	331,075	494,230	872,445	386,710	793,410	.....	6,814,295
1887.....	Total yield .....	8,379,782	3,559,507	1,037,420	1,974,857	1,531,850	1,773,507	129,084	18,386,103
"	Total exports .....	3,899,077	729,060	350,886	910,519	313,250	618,126	54,852	6,875,810
"	Value of fishing plant .....	2,940,061	1,311,173	479,075	767,455	469,920	781,156	.....	6,748,840
1888.....	Total yield .....	7,817,031	2,441,864	876,862	1,902,195	1,839,869	1,860,013	180,677	17,418,510
"	Total exports .....	4,447,040	787,182	258,923	1,164,014	402,507	634,880	98,037	7,793,183
"	Value of fishing plant .....	3,229,845	988,007	379,890	1,036,132	558,620	670,521	.....	6,893,005
1889.....	Total yield .....	6,346,722	3,067,039	886,431	3,348,068	1,903,123	1,876,194	167,679	17,655,256
"	Total exports .....	4,269,312	705,117	221,210	993,623	397,885	553,797	71,264	7,212,208
"	Value of fishing plant .....	2,849,777	1,227,300	293,369	1,311,772	551,626	532,307	.....	6,770,151
1890.....	Total yield .....	6,636,445	2,609,055	1,041,109	2,481,432	2,009,637	1,615,120	232,104	17,714,902
"	Total exports .....	4,231,948	588,564	187,743	2,374,717	354,995	626,152	97,857	8,461,900
"	Value of fishing plant .....	3,243,310	1,184,745	348,320	1,511,279	563,443	521,544	.....	7,372,641
1891.....	Total yield .....	7,011,300	3,571,021	1,238,731	3,008,755	1,806,390	2,008,879	332,969	18,978,078
"	Total exports .....	4,936,666	809,809	490,259	2,274,654	418,894	700,667	84,452	9,715,401
"	Value of fishing plant .....	2,726,232	1,432,880	376,285	1,679,520	584,167	532,350	44,749	7,647,186
1892.....	Total yield .....	6,340,724	3,203,922	1,179,857	2,849,414	2,042,198	2,236,732	1,688,254	18,941,171
"	Total exports .....	5,137,556	661,104	502,202	2,351,083	461,468	641,844	120,141	9,675,398
"	Value of fishing plant .....	2,597,908	1,403,650	540,706	1,806,352	712,804	528,615	59,780	7,647,835
1893.....	Total yield .....	6,407,280	3,746,121	1,133,368	4,443,993	1,694,931	2,218,005	1,442,093	20,686,661
"	Total exports .....	4,760,364	756,437	433,188	1,859,072	454,552	631,901	197,510	8,743,050
"	Value of fishing plant .....	3,206,782	1,459,035	644,518	1,910,177	663,912	646,236	120,507	8,681,557
1894.....	Total yield .....	6,547,387	4,351,527	1,119,738	3,950,478	1,759,969	2,303,366	787,088	20,719,573
"	Total exports .....	5,100,873	715,619	447,813	3,541,305	436,379	672,784	187,919	11,102,692
"	Value of fishing plant .....	3,361,972	1,680,712	468,736	1,984,943	859,022	904,811	148,720	9,439,116
Total yield 1869 to 1894.....		108,259,850	72,376,308	23,089,132	36,873,555	24,966,866	49,908,071	4,201,541	379,575,323
Total exports 1869 to 1894.....		115,263,458	17,684,434	7,549,882	25,263,056	6,193,047	19,700,950	1,226,710	192,881,537