

Office night school where the staff could learn a little modern history and geography.

A remarkable illustration of the force of habit in this connection is occasionally exhibited in the old land. We once heard an old farmer, when speaking of the Crimean war say: "If Shropshire joined England they could lick the Russians!" That speech shows that the early divisions which existed in the old country, fifteen hundred years ago, left their mark in the speech of the people which now and again gives rise to very curious expressions. Shropshire "joined England" over a thousand years ago.

United States The American Census affords evidence that the average duration of life is increasing in the States as it has been shown to be in other countries. In 1890 the average age at death was 31.1 years, in 1900 it was 35.2 years. In the 271 cities where registration is observed the average death rate in 1890 was 21 per 1,000, in 1900 it was 18.6 per 1000. The low death rate reported at St. Paul of 9.7 per 1,000 and at Minneapolis, 10.8 are probably incorrect. The "Insurance Post" gives the following list showing that during the year 1900 each 100,000 of deaths in the United States were divided as follows:

From consumption.....	10,688	Bronchites.....	1,946
Pneumonia.....	10,198	Debility and atrophy....	1,663
Heart disease.....	6,671	Influenza.....	1,602
Diarrheal diseases.....	4,514	Diphtheria.....	1,586
Unknown diseases.....	3,901	Convulsions.....	1,492
Diseases of kidneys.....	3,534	Malarial fever.....	1,431
Typhoid fever.....	3,405	Premature birth.....	1,417
Cancer.....	2,937	Diseases of stomach.....	1,298
Old age.....	2,812	Measels.....	1,238
Apoplexy.....	2,589	Croup.....	1,201
Inflammation of brain and		Diseases of liver.....	1,179
Meningitis.....	2,470	Diseases of brain.....	1,104
Cholera infantum.....	2,461	Inanition.....	1,085
Paralysis.....	2,297	Dropsy.....	1,084

The proportion to every 100,000 was less than 1,000 for all other diseases, gunshot wounds bringing up the list with 391 out of every 100,000, while scarlet fever has the mild record of only 609 out of every 100,000.

The Czar in France. The circumstances of the visit of the Czar of Russia to France and of the Emperor to the Throne of Great Britain to Canada present striking contrasts. The Czar's visit was to the French President and army of France, the Duke's visit was to the Canadian people. The Russian Emperor was so hedged around by troops from the moment of his landing at Dunkirk as to be invisible to all but soldiers and officials. The Duke stepped at once into the midst of a crowd of citizens on landing at Quebec, and on reaching this city, He, the Duchess and their attendants were almost swallowed up by a sea of citizens. For several miles

the royal pair were not really guarded, they were only accompanied by a military escort, for fully one hundred thousand persons were within three or four feet of their open carriage. The Czar saw everything shown him through a curtain of bayonets, the Duke and Duchess saw the vast crowds of welcoming people face to face, even a child of only a few years went up to offer flowers to the Duchess on a public street. The only address presented to the Czar contained what is interpreted as a veiled threat against a foreign power, it was, beyond this, merely a formal welcome of one ruler to another as his ally in the event of international trouble, it had not a trace of inspiration derived from popular feeling. The numerous addresses to the royal pair in Canada breathe only affection, loyal homage, heart-felt loyalty and loving good-will. France, republican France, showed that its strength at home rests upon rifles; Canada, monarchical Canada, has shown that her strength is based upon the people's will, and people's hearts. The royal progress has demonstrated that such are the bases, such the bonds of the British Empire. Its unity is not the effect of mechanical compression, but the unity of a living organism.

LIFE INSURANCE FORMS TOO VARIED AND SOME TOO LOOSE.

Protests have been made and are going up at insurance conventions and in the Press against the excessive number of policy forms that have been introduced by the life companies. These amount to about 400. The simplest of them is not readily understandable by the ordinary policyholder, and very few are able to so distinguish between one form and another as to form a critical judgment of their respective merits or demerits. Applicants seldom see the policy they are proposing to pay for before it has been handed them in a complete state, even then it is not read by many. The applicant relies upon the explanations given by a life agent, which are necessarily brief and of a general character. Competition has led to features being introduced into policy forms that invite business rather by their novelty and superficial attractions than solid value from a life assurance standpoint. It is open to question whether the continual introduction of new features in policies really develop life business that is stable and permanent. Applicants are apt to become confused by such a multiplicity of offers, and, having secured a policy of the latest fashion, some become enamoured of the next one brought out, and lapses are numerous owing to the discredit thrown upon the form they first accepted by agents who are pushing a new style. Actuarial curiosities are too complicated to serve as good bait for the life assur-