

**The Cork Exhibition.** Reports of the opening and success of the Cork Exhibition occupy a fair amount of space in recent old country papers. The illustrations show the grounds to be on the banks of the river Dee, a charming site. One of the secrets of the success of the Toronto Exhibition is its being situated on the shore of the lake, which enables the grounds to be reached by excursion steamers, and the view of the water and the freshness of the air in such a locality are greatly enjoyed by the visitors. It is gratifying to read of many visitors to the Coronation having taken in the Cork Exhibition. The display of Irish goods, such as Foxford tweeds, Donegal tufted carpets, hand-wove tapestry, and lace, has been greatly admired. The Maharajah of Gwalior bought a rug for his palace which was made in an Irish cottage, a form of industry that might be developed with great advantage. One result of the Exhibition is the establishment of a school for teaching the craft of making mosaic, which is practised in Italy on a large scale. The "Westminster Gazette" thinks that "Canada will not draw so many young men from Ireland when this, and other new industries are developed." Canada has nothing but the heartiest good will and good wishes for them, whether they remain at home, or come out to this country; it is however most desirable to have the industrial life of any country so widened and enriched as to afford opportunities for native talent. It is on this ground, amongst others, we desire to see an Exhibition established in this city, as the sight of manufactures and of ingenious machinery suggests ideas to young men, stirs them to emulation, and vivifies and draws out faculties that would otherwise remain dormant.

### SPECIAL INSTRUCTION FOR MEDICAL EXAMINERS.

This is the age of specialties, or, to make a word, specialisms. Departments of science that, years ago, were each a field for study in their entirety are now divided up into sections, and no scientist to-day can hope to gain any eminence unless he devotes himself to some special phase of a science. If a student endeavours to master more than one phase or side of a science, he is very likely to become, as it were, "a Jack of all trades, but master of none." In medicine this is known to be the case more generally than in other departments, as the more eminent members of the faculty are now so commonly specialists. Another division is proposed to be made by establishing courses of instruction intended to equip physicians for the especial work of a medical examiner for life assurance companies. Whether this is needed, or even desirable, we do not say, but simply record that such movement is proposed. The value of medical examinations in protecting life companies from undesirable risks has been seriously called in question in recent years. That some physicians are not competent to judge as to an applicant's physical condition, as it indicates his probable length of life, is beyond question. That they have made serious mistakes, both in

rejecting and in accepting applicants, is notorious. Rejected persons have been observed to live beyond the average term of life, while accepted ones have been carried off by some physical defect or tendency which was not discerned by the medical examiner. From these facts the conclusion has been arrived at, that medical examiners require to have a special training for their duties, so that they may form a class of specialists like others of the faculty who devote their studies and practice to some organ or groups of organs, or to some class of disease. The question is one well worthy the attention of life assurance managers. It would make a highly interesting and valuable subject for a paper to be read before and discussed by Insurance Institutes.

### THE AUGUST FIRE LOSS.

The fire loss of the United States and Canada for the month of August, as compiled by the New York "Commercial Bulletin," shows a total of \$7,425,550, or nearly a million dollars less than the sum chargeable against August, 1901, which was abnormally light. The following comparative table will show the losses by months:

	1902.	1901.	1900.
January .....	\$15,032,800	\$16,574,950	\$11,755,300
February .....	21,010,500	13,992,000	15,427,000
March .....	12,056,600	15,036,250	13,349,200
April .....	13,894,600	11,352,800	25,727,000
May .....	14,866,000	22,380,150	15,759,400
June .....	10,245,350	9,590,000	21,281,000
July .....	10,028,000	15,740,000	13,609,100
August .....	7,425,550	8,334,000	10,298,250
Totals....	\$104,559,400	\$113,000,150	\$127,206,250

A drop down from a monthly average this year of \$14,000,000 up to end of July to \$7,425,550 in August was a very welcome change. We trust the improvement begun last month will continue.

### FIRE LOSSES IN CANADA FOR AUGUST, 1902.

Date.	Location.	Risk.	Ins. Loss.
Aug. 4	Tamworth.....	Barn.....	625
" 6	Dundas.....	Store and Conts.....	1,882
" 8	New Hamburg.....	Flour Mill and Conts.....	5,000
" 11	Mount Forest.....	Building, Cheb.....	6,000
" 12	Toronto.....	Bldg. and Conts.....	41,800
" 12	Toronto.....	Biscuit Factory.....	4,250
" 13	Montreal.....	Drugs.....	22,000
" 18	Campbellford.....	Stores and Conts.....	4,000
" 19	Ottawa.....	Elevator.....	3,900
" 21	Montreal.....	Store and Conts.....	21,000
" 27	Belleville.....	Bldg., Club and Conts.....	1,500
" 29	Toronto.....	Elevator.....	1,000
" 27	Danville.....	Glass Works.....	3,500
" 28	Waterville.....	Flour Mill.....	1,000
" 31	Labelle.....	Hall.....	33,650
		Stores and Conts.....	
			\$151,107

Add 20% for unreported losses and losses under \$1,000..... 30,221 40  
Total..... \$181,328 40