

What is a Race? If those who speak so confidently about persons being of this "race," or that "race" in Canada were asked in the witness box, or required to express in writing what they mean by the expression their answers would probably excite the ridicule of every one who has even an elementary knowledge of ethnology. To speak of the "English race" is especially the height of absurdity, which is expressed with great force in Defoe's poem, "The True-Born Englishman." He speaks of the various racial elements which have gone to make the English,

—"A race uncertain and uneven,
Derived from all the nations under Heaven.
The Romans first with Julius Caesar came,
Including all the nations of that name,
Gauls, Greeks, and Lombards, and, by computation,
Auxiliaries or slaves of every nation;
With Hengist, Saxons, Danes with Sweno came,
In search of plunder, not in search of fame.
Scots, Picts, and Irish from the Hibernian shore;
And conquering William brought the Normans o'er."

Now Defoe was no historian, but his humorous, satirical lines are based upon historic facts which tell how composite is what is called the "English race." The so-called "French race" is probably not compounded of as many elements as the British, but of its being a very mixed one is palpable to any one who has eyes trained to discern distinctive racial signs in the formation of heads and in physiognomy. Take as illustrations, the worthy mayor of this city and the Hon. Mr. Tarte; were they to be seated in the English House of Commons they would each be regarded as having the head and facial expression characteristic in one case, of the English of the Birmingham district, and in the other, of the English on the Welsh border. No person would for a moment regard them as showing any outward sign of being of the so-called French race, whatever that means. On the other hand, take persons of the type of the late Hon. Mr. Mercier, or Sir Joseph Chapleau, the face inclining to oval with the nose slightly acquiline. All with heads so built are plainly of a different descent from a totally different race to those whose heads and faces are built on different lines. The latter type of face, seen in French circles in this city, is here a clear proof of French blood. But there are English families, the Manners for example, who have the same oval face, delicately chiselled, slightly acquiline nose, dark hair and eyes, and some other features of both mind and body which are regarded here as especial evidences of French origin and blood. Let any one with a taste for and versed in ethnology get on a street car in Montreal where the passengers are of various nationalities, and he would find it impossible to assort them on racial lines, so mixed are the characteristics features of those of different nationalities. Who is there not familiar with so-called Frenchmen in this city who would pass for John Bull himself, with their round, jolly faces, and a "corporation" worthy of a London alderman, or a Dutch burgomaster. The racial cry in Canada is

not only mischievous as tending to disintegrate this nation, to prevent its unity, hence to undermine its capacity for development, it is not only injurious but, on scientific grounds, is most absurd.

Are Losses During a Fire Valid Claims? It is a very common occurrence for property to be destroyed or lost while a fire is in progress, not directly by the fire but as one of its consequences. Are such losses valid claims against the underwriter whose policy covers such property? A case is reported in "The Insurance Field" of a number of mules being insured at Atlanta under a fire policy. The stable being on fire where they were confined the firemen opened the door and drove out the animals who became scattered and one was never recovered. Claim was made for value of this animal on the ground that it was lost as a direct result of the fire. The demand is said to be a new one, but in 1854, a similar one was made in England for a valuable horse which, when loosed from its stable by firemen to save it from cremation, bolted into a copse where it was killed by falling over a rock. The claim was compromised under protest, the insurer being too valuable a customer to be offended. Were the principle involved in such a claim to be established the fire insurance companies would have to adapt their policies and rates to meet this peculiar form of risk, for, as our contemporary remarks, "Liability for the disappearance of property through negligence or theft does not seem to be contemplated by the fire insurance policy, even though the theft be rendered possible by the excitement of a fire," or, we may add, such apparent "negligence" be the natural result of such excitement. When a fire occurs in a house the inmates are too alarmed to act with due regard to their own safety, or the preservation of their property. Valuable china-ware and glass may, at such times, be seen pitched out of windows, to save them from being damaged by the fire, with a certainty of their being smashed. Goods so lost are usually recognized as a valid claim against the company wherein they are insured. Many an article which was stolen at a fire has been paid for by fire companies, as if insured, and it is missing after a fire, it is often difficult to decide whether it disappeared by fire or by the hands of a thief. A fire has a very bad character, so that its guilt is readily assumed when property is missing while it is on the premises. In the case of the Atlanta mule it is certain that it was not cremated, it simply disappeared after being let loose in order to save it from being roasted in its crib. All the companies interested, except one, paid their portion of the claim for loss of this animal. The objecting company is considering the matter, which, in a monetary sense, is a very trifling one, as \$75 would cover the entire loss and 20 companies were on the risk. A law suit to avoid paying the 20th part of the value of a mule would, by most persons, be regarded as a very mulish policy.