

and derailments 88 passengers were killed and 1,743 injured. One passenger was killed for every 2,316,648 carried and 1 injured for every 139,740 carried. Ratios based upon the number of miles traveled, however, show that 64,413,684 passenger-miles accomplished for each passenger injured. This shows that if a person travels 64,413,684 miles by rail it is in order for him to be killed to keep up the average. To travel this distance, if going at 30 miles an hour all the time, would occupy 80,000 days of 24 hours each. Now as "the travelling days" of a man are not in the longest life more than a tenth of that period, it is obvious how very trifling is the risk of a passenger being killed on a railway when travelling. A large number of fatalities and accidents to passengers are caused by their recklessness or disregard, from nervous excitement and indifference, of the company's rules or the obvious precautions necessary to avoid danger. Old travellers may be constantly seen taking risks that are most imprudent, such as jumping on and off trains in motion or standing where a sudden jerk of the car will throw them off. Were all such cases allowed for the railway fatalities the passengers would shrink probably by one half. The total number of persons, other than employees and passengers, killed was 5,066; injured, 6,549. These figures include casualties to persons classed as trespassers, of whom 4,346 were killed and 4,680 were injured. The total number of persons killed at highway crossings was 750; injured 1,350. The number of persons killed at stations was 521, injured 3,836. This statement covers: Employees, killed 113; injured 2,570; passengers, killed 34; injured 646; other persons trespassing, killed 338; injured 393; not trespassing, killed 36 injured 227. The great bulk of the trespassers, and those injured at crossings or stations were responsible for their own injury. The record is a striking tribute to the skill and care of railway management

Advanced Commercial Training.

The Sydney, Australia, Chamber of Commerce, is reported by the Review of that city to have organized a scheme for carrying to a higher stage the commercial education of youths and young men in business offices. The scheme is in the form of a course of evening lectures comprised in the following syllabus: Subjects.—Law of Contracts, Landlord and Tenant and Fixtures, Mercantile Law and Bonded Warehouses, Trustees and Executors, Shipping and Charter Parties, B's /L. and Marine Insurance, Partnership, Real and Personal Property, Bills of Exchange, Fire Insurance, Copyright and Patents, Bankruptcy and Deeds of Arrangement, Companies, Banking.

The lecturers are all barristers or those having an expert, practical knowledge of the subject chosen by them. Our contemporary observes:

"Consider the case of a youth entering an office of ordinary constitution. He rubs along from day to day picking up stray bits of information, learning by casual methods and by experience of errors and mishaps, and all the time practically dependent on his own unaided efforts for advancement in commercial knowledge. Unless one of his superiors, as an act of grace, takes him in hand, there is no one to give him any technical instruction. Documents or various kinds pass through his hands, but no information as to their purposes is systematically made available to him. He is a frequent messenger to the bank, but the basis of banking practice is altogether outside his sphere of information. Perhaps he finds himself acting as a salesman, unprovided with education on the law of sales and of contracts. Is not all this *true*, and does it not exhibit a lamentable neglect of our duty and opportunities to turn the intellect of our youths to proper account? If we desire "to effect the best results in the trade battles of the world," we must arm our young traders with "weapons of intellectual precision." Therefore, a warm welcome should be extended to this tentative system by which commercial aspirants may acquire knowledge."

Opportunities for acquiring advanced commercial training on the lines adopted by the Sydney Chamber of Commerce and several banking associations in the United States, would be appreciated by a considerable number in this and other Canadian cities.

Insurance Companies in United States.

The total number of insurance companies of all classes which were operating last year in the United States, is given in the "American Exchange and Review" as 410. The total is made up as follows: Fire and Fire Marine, American companies, 230; U. S. branches of foreign companies, 42; Marine American, 5; U. S. branches, 12 foreign companies, 19; life insurance, American, 58; Canadian Co's in the States, 3; other than fire, marine or life: accident, 10; fidelity, 9; plate glass, 5; steam boiler, 1; burglary, 1; health, 1; credit, 1; miscellaneous, 6; branches of foreign companies, 7. The extent of the business of the above companies is shown by following figures given by our contemporary, to which we have added the average amount per head for the population of all within United States territory, viz., 76,295,220.

	\$	\$
Fire.....	25,000,000,000	327.00
Marine and Inland.....	800,000,000	10.49
Life (Ordinary branch).....	7,000,600,000	91.70
Life (Industrial branch).....	1,500,000,000	19.60
Miscellaneous or "Casualty,".....	5,000,000,000	65.40

The business designated as "Sprinkler" had a total of \$4,500,000, and the "Tornado" is not given. The losses under this head average in ten years