

messages could be transmitted for 5 cents a word and a further reduction as traffic increased. He affirms that at 2 cents a word the earnings would be enough to meet the interest on cash, provide a sinking fund to replace capital, and pay maintenance and all operating expenses. Sir Sandford has overlooked one item of magnitude. Such an enterprise as an ocean-cable ought to be protected by a large reserve fund to meet the emergencies of such a plant. Sir Sandford does not anticipate the present revenue of existing cables suffering to any great extent from lowering charges 80 per cent., as this would be prevented by the augmentation of business which would follow in a few years. He suggests a gradual reduction of rates in order that the companies' business be interfered with as little as possible. The cable companies do not share this view which seems on the face of it over-sanguine. In regard to the general principle of Government control the following facts are submitted by Sir Sandford Fleming:

1. Canada and the United States are the only exceptions to the telegraph service of every civilized nation on the face of the globe being controlled by the State.

2. In Canada and the United States the charges for the transmission of telegraph messages are practically double the rates charged in all other civilized countries.

It might have been added that the telegraph service in Canada and the States is far superior to that of any other country, and the expenses of construction and maintenance higher owing to the enormous distances covered. That an Imperial cable service would contribute to the advancement and well-being of the whole Empire in a substantial and thoroughly practical and effective manner will not be questioned. But how far it is feasible to establish and maintain such a service under State control is a problem that will take many years to solve. State control and municipal control of railways and other commercial enterprises are not as popular in Canada and the States as in older countries. For the State to open up competition with private capital invested under its authority is a very questionable policy, and, for an enterprise of this character to make no provision for such contingencies as, accidents to the plant that might involve the entire loss of a large amount of capital and deprivation of income for a length of time, would be exceedingly rash and unbusiness like

THE STRAIT OF CANO between Nova Scotia and Cape Breton is proposed to be bridged over by a cantilever 1,800 feet long, at a cost of \$4,500,000. The growing activities of that district call for this bridge.

THE CAREFUL MEDICAL EXAMINER.

We are all acquainted with the trick of the horse dealer; how he will take a diseased animal and, by careful grooming and feeding, and some little medication, fix him up so that he is able to palm him off on some trusting buyer, who only finds that he has been woefully deceived and has bought a crippled animal. Just so it frequently happens in life insurance work, says the "Medical Examiner," which has the following comments on the topics suggested by its title: Some applicants are not very careful or over-scrupulous in their answers to the different questions that are asked to bring out their past medical history. They conceal important facts, they minimise important diseases and they have a great mental obliquity in regard to giving the facts regarding their present and past use of alcoholic liquors. They may have had kidney or lung trouble in times gone by, but they carefully conceal it from the examiner, and it is only after careful search at the home office that this information is brought to light; for the unscrupulous agent, like the horse dealer, has groomed his applicant. He gets him to abstain from vicious habits, to diet himself in certain directions, to take a little sweet spirits of nitre for his kidneys, a little morphia for a cough, or a mercurial purge to clear up a yellowish conjunctiva, and then, when everything is in readiness, a medical examiner is hurried to the man, he is urged to quickly make the examination, many questions are overlooked, the family history is incomplete and the physical condition of the person too rapidly gone over, and the result is an under-average risk recommended as a first-class one. Agents and doctors whose consciences are elastic very often impose bad risks on life insurance companies. Too often it is the case that the agent is too anxious for his commission and the doctor too eager for his fee; the interest of the company, which they both represent, is abused, and the result is a quick loss to the institution.

If insurance companies could rely implicitly upon all of their examiners and agents we have no hesitation in saying that the mortality rate would be far less than it is at present.

Every doctor who contracts to make an examination for a company should be thoroughly competent to decide whether or not there is any disease present. No examination should be made hurriedly or carelessly, nor with any idea of favouring the agent or the applicant. The examiner should be the strong bulwark between the company and the applicant; it is to him that the company looks for protection, and it is on him that they rely for an unbiased report. Every home office will support an examiner who is honest and conscientious in the discharge of his duties and zealously guards the interests of the company. It is for these reasons that certain examiners receive more confidence than others.

There are too many examiners who do not understand the value of the microscope in examining for life insurance. Many of them do not possess a microscope at all, and if they do they have not had the requisite training to enable them to make use of it. A careful, conscientious and painstaking examiner is of far more use to an insurance company than a dozen careless ones, who have not the interest of the company at heart. We advise our young men who are now in medical colleges to take especial pains and prepare themselves for this branch of work, for they certainly will obtain precedence over older examiners who are less well equipped.

THE SCOTTISH LICENSES MUTUAL INSURANCE ASSOCIATION, Glasgow, insures the holder of a liquor license against the risk of its withdrawal or cancellation. Now that prohibition is a possibility, or some restrictive legislation of that class, there may be an opening for a similar class of business in Ontario.