

Fortin's bill are the same in substance and character as those brought against former bills.

But the passage of a Dominion insolvent act is necessary to the commercial welfare of the country, and we hope to see the business men of the present parliament combine to frame a simple and satisfactory way of liquidating the estates of bankrupts.

#### **Chevalier d'Industrie.**

A Mr. James Barry was recently tried before the city of London Recorder for obtaining money by false pretences. The crime is not an unusual one; but the rather remarkable circumstances attending the case in question has drawn attention to the way in which accident insurance offices might be defrauded by any rascal clever and impudent enough to impose upon the sharp officials who keep watch and ward over the companies' interests.

The Insurance Spectator thus reports the impostures by which Barry obtained money from city merchants, quiet householders and others.

"Mr. Muir, who prosecuted, said the money was obtained in nine cases from persons in the City upon bogus claims for injuries, alleged to have been sustained by the prisoner, in falling over cellar flaps or other obstructions, which he alleged were either unprotected or in an imperfect condition. In some cases the prisoner enforced his demand on crutches, a few days later he would present himself with his head bandaged or his arms in a sling, in fact he would, if his story was true, appear to have been the victim of a most extraordinary series of mishaps."

The prosecuting lawyer, in the course of Barry's trial, pointed out that to sustain a claim for personal injuries it was not sufficient to show them. A person might throw himself on your doorstep and break his nose; but this did not warrant his knocking at your door for compensation. It was shown that the injuries sustained by Barry were the result of design and not of accident, and the judge sentenced the prisoner to fifteen months imprisonment with hard labor.

If Mr. Barry, or his imitators, could get their proposals accepted by first-class accident companies, they might, if undetected, be able to say "we are slightly disfigured, but still in the ring."

#### **German Fire Insurance.**

The losses of German fire insurance companies for 1897 have attracted considerable notice, and the following comments of the *Insurance Spectator* of London indicate an intention on the part of several companies to strike for a share of business in the United States:—

"Our Teutonic cousins are much perturbed that the fire insurance companies have not participated in the general wave of prosperity which characterised last year. Conflagrations were not only numerous but of quite exceptional dimensions. Warehoused property amounting to £225,000 was, for example, destroyed in Bremen, Harburg, and Königsberg, whilst a few similar disasters in Berlin, Frankfurt, and Munich cost another £150,000, and a very large and massive church, which seemed safe forever (the Holy Cross Church in Dresden), was also destroyed by fire.

In agricultural districts things were even worse. Taking, for instance, Pomerania: The agrarians of that province paid in five years £165,818 fire premiums, and received on the other hand for admitted damages, £172,103, and the fifteen companies thus incurred a loss of at least £25,000 (including expenses). Notwithstanding these drawbacks, competition is keener than ever, and the agents will take risks on almost any terms, provided they can oust another company.

The American Government persisting in its refusal to admit Prussian offices, the *Magdeburg* Fire Insurance Company has started the *Magdeburg* Insurance Company of New York as an independent company, and met with no opposition. The *Aachen-Munich* Office is on the point of following this example, and other companies are likely to act in a similar manner—until the United States Government may think proper to treat the German fire offices on the same footing as Prussia dealt with the New York life offices."

#### **Good Samaritans.**

What is thought by the masses of the good work being done by our hospitals was shown by a remark overheard at the Grand Trunk railway station on Saturday last. It was a common everyday scene in the city of Montreal, but one that always interests a stranger. The ambulance waggon waiting for the arrival of a train bringing the victim of some accident to the hospital. On the platform of the station, a bearer with stretcher and blankets. Upon the arrival of the train bearing the injured man, he was tenderly placed on the stretcher and conveyed to the ambulance, which was then slowly and carefully driven away. Among the small crowd of interested and sympathetic passengers and train hands was a kindly-faced labourer who remarked as the neat and well-appointed waggon left the station, "I wouldn't much mind losing a leg, so long as a Montreal hospital looked after me."

Such a bit of testimony to those splendid institutions ought to please the good Samaritans who support our hospitals.

#### **The Railway Rate War.**

Although, as the Irishman remarked, there is "a dale of preliminary" to any outbreak of hostilities between the United States and Spain, the war between the rival railway companies continues to be waged without much sign of early cessation. That the failure to agree upon the matters in dispute must prove in the long run prejudicial to the interests of the competing companies is undeniable, and it is to be hoped some suggestion of settlement satisfactory to all will soon be made.

The latest information given to the public points to peace, and the recent meeting between the representatives of the Canadian Pacific, Great Northern, Chicago, Burlington & Quincy, Chicago, Milwaukee & St. Paul, and the Grand Trunk seems to have been of a decidedly more pacific character than any hitherto held.

Herepath's remarks:—"Both the Canadian Pacific