

rarity, in aiding in the producing of degenerates, we all recognize, and as Maudsley says: "Here, as elsewhere in nature, like produces like, and the parent who makes himself a temporary lunatic or idiot by degrading vice propagates his kind in procreation, and entails on his children the curse of the most hopeless fate."

Heredity in insanity is beyond question; there is difficulty in getting precise figures, because of prevarication on the part of relatives, and the heredity is not always the direct inheritance of insanity, but it is rather a sequence of that rule in nervous diseases by which they may undergo transmutation in transmission. In spite of the difficulty of getting at the truth, we find the percentage of heredity placed by Moreau as high as 90, and by Maudsley at 28; the whole truth, as is usual, is doubtless in *medias res*, but, accepting even the lowest, the evidence is conclusive that this most horrible of diseases is transmissible, and we, the guardians of the race, should be more active in our endeavors by scattering broadcast these horrible conclusions to limit its propagation.

That great conservative English physician, Sir William Aitken,* wrote that legislative enactments regarding the intermarriage of persons tainted by disordered intellect are greatly to be desired, and the concealment of such disorder, with a view to marriage, ought to render marriages, which are concluded under such circumstances, null and void.

The time is not yet ripe for legislation, and will not be so until we, the members of the medical profession, with that self-sacrificing devotion to duty that has ever characterized us, shall so enlighten the laity that they will of themselves, for their own peace and comfort, demand the necessary enactments.

The Science and Practice of Medicine, vol. xi, p. 490.

THE HULL-OTTAWA FIRE.

THE SUPERINTENDENT OF INSURANCE REPORTS.

The report of Mr. Fitzgerald, superintendent of insurance for Canada, for the past year, has been issued. It furnishes the figures which have been given by the insurance companies regarding the losses in the Hull-Ottawa fire. Mr. Fitzgerald adds:—

"It is satisfactory to note the ability of every licensed company to meet promptly all proper demands upon it in respect to the fire, and also to the fact that many of the companies, in addition to the payment of the legal claims against them, made handsome contributions to the fund raised for the relief of the sufferers."

The following is the statement of the losses by the Canadian, British and American companies, less the re-insurance in licensed companies. It shows the aggregate was:—

Canadian companies.....	\$ 424,531
British Companies.....	2,525,871
U.S. Companies.....	711,695
Grand total.....	\$3,662,098

The individual losses are:—

CANADIAN COMPANIES.	
Argyle American.....	\$ 23,907
British American.....	98,261
Canada Fire.....	13,230
London Mutual.....	13,609
Mercantile Fire.....	19,501
Ottawa Fire.....	29,881
Quebec Fire.....	34,258
Victoria-Montreal.....	27,199
Western.....	164,683
Total.....	\$424,531

BRITISH COMPANIES.	
Alliance.....	\$153,000
Atlas.....	57,731
Caledonia.....	175,000
Commercial Union.....	98,075
Guardian.....	170,719
Imperial.....	96,000
Lancashire.....	99,226
Law Union.....	17,258
Liverpool & London & Globe.....	118,288
London & Lancashire.....	89,859
London Assurance.....	71,833
Manchester.....	163,568
National of Ireland.....	76,049
North British.....	254,575
Northern.....	51,778
Norwich Union.....	148,052
Phoenix, of London.....	191,579
Royal.....	198,752
Scotland Union and National.....	63,372
Sun.....	50,451
Union Assurance.....	179,800
Total.....	\$2,525,871

U.S. COMPANIES.	
Active Fire.....	\$181,972
American Fire.....	15,017
Connecticut Fire.....	24,461
Hartford Fire.....	183,726
Insurance Co. of North America.....	97,747
Phoenix of Hartford.....	38,305
Phoenix of Brooklyn.....	34,801
Queen.....	135,660
Total.....	\$711,695

Mr. Fitzgerald adds: "In prosperous times it is well to prepare for the day of adversity. Conflagrations such as this must be looked for at irregular intervals, of course, and probably widely separated from each other as regards both time and place. Such disasters are experienced in every country. The recent fire was the most disastrous one which has occurred in the Dominion since the St. John, N.B., fire in June, 1877, but there has been in the interim several of minor importance, for example, that at Windsor, N.S., on October 17, 1897, and that at New Westminster, B.C., September 10, 1898. The possibility, indeed, the probability, of such a disaster constitutes a liability on the part of the fire insurance companies for which provision should be made by the creation of special funds varying according to the nature of the business transacted, and to the many conditions and circumstances to which the business of each company is subject, but which it would be impossible to enumerate. Such a liability cannot be accurately estimated, but it should always be regarded as substantial in amount, and the fund created to meet it should be looked upon as an actual liability, and not treated as a surprise. The report further shows that, of the eight Canadian companies doing business in the Dominion, four had an income in excess of the expenditure last year, and four had a reverse. Some of the British companies made money in their Canadian business and some did not.