

Motoring Notes

THE writer of Automobile Notes in the London Times says in a recent issue: A communication received recently, not for publication in extenso, but by way of suggestion for comment, is doubly welcome, since it is evidence that these periodical notes have been read with attention by a typical motorist of the best kind, and it shows that an attempt has been made to ascertain by experiment a systematic way in which to follow the advice, frequently given here to motorists, that they should drive with regard to other users of the King's highway. The witness is unimpeachable. He is a country gentleman who has for 30 years or more been in the habit of driving horses, mainly four-in-hand and young horses partly broken; he has owned and driven six successive cars, all of the same excellent make (which is not named lest it should lead to that identification for which he is not anxious), and his stud-groom is also his very capable attendant in his car, "so that, between us, we have a fair share of practical experience of road work." Having noticed in these columns a little account of a long day's drive, during which many miles were traversed with due regard to the comfort of other users of the road, this gentleman has made experiments with a high-powered car and a pair of horses with a view to ascertain how the dust nuisance might be reduced to a minimum when dust was prevalent. The result of the experiments was useful in itself, and it further induced their maker to draw up for himself a code of rules of the road for his own guidance. After following them for some months, in a country where the speed limit is not enforced, he finds them by no means irksome, and he desires, in the interests of motorists and lest a worse thing befall them, that his rules should become law. It is proposed to examine our correspondent's suggestions, and his comments, with the preliminary observation that he is at his best, very naturally, when he is dealing with the circumstances most familiar to him in the country where the speed limit is a dead letter.

First, he would have no general restriction on speed, except in towns, villages, and the like, because, as a driver of horses, he has not been annoyed by the speed of motorcars, except in dusty weather, of which he treats later. He would, no doubt, retain the ordinary law against driving to the common danger, and he thinks that in the metropolitan area, a speed limit of from 20 to 25 miles an hour is not unreasonable "in view of the homicidal proclivities of irresponsible motorists." On the first point the present writer is in entire agreement because, while a speed of double the legal limit and more may sometimes be indulged in on a clear road without any sort of risk, and the time gained may be and is used in displaying the utmost caution where caution is needed, a general speed limit certainly tempts some men to drive much less carefully than is desirable, although well within the speed limit, in places where emergencies may arise at any moment. As to the second point, there must be disagreement, for a reason which, in part at all events, is not likely to be familiar to our correspondent. It is that the worst offenders are the paid drivers of rich and silly young men and the baser sort of the trade. "The car could have done 60 easily, but her brute of a 'shover' wouldn't let her out" was a complaint heard recently. The driver, no doubt, had the sense to see that although his master might pay the fine, and rejoice in the petty notoriety thus obtained, his own licence would be endorsed, his own livelihood would be endangered, his own body perhaps imprisoned. Much more culpable are the baser sort of the trade, some of whom have not the slightest objection to being "trapped" and fined, so long as the cars which they wish to sell are proved, and reported in the press, to have been driven at a pace scandalous in one aspect, but an uncommonly valuable advertisement in another sense, and not a very dear one either. Let the speed limit be abolished, and let driving to the common danger be punished with merciless severity and without mention of speed, which is, more often than not, quite irrelevant; then both youthful folly and crime for the sake of advertisement would be checkmated simultaneously.

The next two rules may be accepted without any reserve, all the more so in that the first of them has been urged earnestly, and illustrated by diagrams, in these notes. "Drivers of motors when turning corners shall slow down to such a speed as shall enable them to keep to their proper side of the road." Of course they ought to be compelled to do so, and there is no difficulty in agreeing that drivers proceed "on the wrong side" of the road, whether an accident results or not. This has been argued here at length before. "Drivers of motors, and of all other vehicles, when meeting or overtaking all other users of the road, shall 'pull out' to their proper side of the road, to the left when meeting, to the right when overtaking." Of course, again, this ought to be made compulsory; and here our correspondent's experience of driving high-powered cars in his, from a motoring point of view, happy country, supplies an explanation of much prevalent misconduct. Why do many motorists stick to the centre of the road as if they owned it, and why do they come tearing round right-hand corners into the face of the traffic, always conceivably existent, in the other direction? Simply and

solely because, if they took their proper course at the speed habitual to them, they would suffer from sideslip. It follows, as of necessity, that the compulsory observance of these rules would in itself be an automatic check upon excessive speed. In other words, nothing more is needed in this connection than that the rule of the road should be embodied in formal law and that deliberate infraction of it should be a punishable offence. It is, indeed, a somewhat strange fact, but characteristic of our nation none the less, that a matter of this kind should have been left so long to custom and good feeling, untouched by statute. That the suggestion of the necessity for a statute should be made now is, no doubt, traceable to the fact that a very large section of drivers of motorcars are persons who have not been brought up to the amenities of the road.

Next comes a rule which, together with some of its author's comment upon it, requires careful consideration:—"In dusty weather—except in districts where the roads are kept watered—drivers of motor-cars when meeting or overtaking other users of the road or when approaching any inhabited house situated within 50 yards of the highway shall, at a distance of not less than 100 yards from any such user of the road or inhabited house, slow down to a pace not exceeding 10 miles an hour, and shall continue at that pace for a distance of not less than 100 yards after passing any such user of the road or inhabited house."

"When overtaken by a motor-car users of the road desirous of availing themselves of the provisions of this clause shall slow down to a pace not exceeding nine miles an hour—in default of which the driver of the overtaking motor-car shall be at liberty to pass them at any pace not exceeding the existing speed limit."

This clause was foreshadowed by the Royal Motor commission but whereas the R.M.C. contemplated a hard and fast to mile speed limit in dusty weather, this clause possesses the advantage of having a differential action which imposes the minimum of restriction compatible with efficiency. The only valid objection hitherto raised to it is that the speed of horse-drawn vehicles in London often exceeds 10 miles an hour, but this argument would not apply, as the streets of London and of most large towns are kept watered, and the clause only applies to dusty roads; moreover, the sub-clause provides for horse-drawn traffic exceeding 10 miles an hour. The average speed of horse-drawn vehicles on country roads does not exceed nine miles an hour, and it is to these roads that the clause applies. Its effect would be to automatically reduce the dust nuisance to a minimum, and no considerate motorist should object to slowing down for a moment on a dusty road to avoid smothering other users of the road.

Anxious, and it may even be said, respectful thought—for the correspondent's opinion is obviously of the kind which possesses high authority—leads to the conclusion that this last suggestion would be at once unworkable and, if it were not that, too drastic and unfair. To avoid smothering wayside houses and high-way users with dust, so far as may be possible, is undoubtedly the moral duty of the motorist, but to say that is not necessarily to say that he can reasonably be placed under a legal obligation to fulfil that duty. Moreover, the fault is not entirely with the motorist. Let the dust-strewn wayfarer exonerate the motorist by all means; but let him remember also that, if the dust were not there, the motorist could not raise it, that the dust ought not to be there, and that the possibility of securing its absence and of spending far less on the upkeep of the roads than is spent at present has now been proved conclusively. A cynical motorist has been heard to say, "We shall never see the roads improved until we have made them intolerable." Again, it is to be noticed that Sir J. H. Macdonald, who is one of the wisest and most accomplished of living motorists, hardly ever makes a speech at an automobile gathering without harping on the ever-present necessity for agitating for better roads. Nor is the reason far to seek. Let the roads be made as nearly dustless as is possible; without increase of expenditure, they can be made very nearly dustless at a diminished expense on the Gladwell system—

and there is no other evil feature of motoring on the public roads which will not cure itself. This is not a plea for mercy to the road-hog—perish the thought; but it is an expression of belief that the number of motorcars on the roads is now quite sufficient to make the road-hog himself healthily apprehensive of collision. He may fear imprisonment much; he will fear death on the road more.

Lord Montagu's recent paper, read before the Royal Institution, on the modern motorcar and its effects, contained some suggestive thoughts, such as are always to be expected when he takes an automobile topic in hand, and some very significant statistics. Of them, perhaps the most important were those showing the estimated amount of capital invested in the industry in this country (£12,000,000) and the estimated number of persons employed in it (300,000). But much more startling were those showing the estimated number of motor vehicles in the world at Christmas, 1907. This number is given at 346,350; and of these 130,000 are assigned to the United States, 125,220 to the United Kingdom, 32,530 to France, 22,000 to Germany, after which, omitting thousands, no country goes into double figures. There is no reason at all to doubt the accuracy of these statistics, but it would have been interesting to know their sources. If, however, they may be taken as substantially accurate, or even if scepticism should discount them very largely, they certainly throw a strong and clear light on the geographical distribution, so to speak, of anti-motoring feeling. If more than one-third of the motor vehicles of the world are in use in

Japan Criticized



In a recent issue of the London Times, the following appears from its Tokio correspondent: It may well be imagined that the complaints preferred from time to time about the doings and demeanor of the Japanese in Manchuria have caused some searching of spirit in Japan. At first these complaints referred to discrimination against foreign merchandise seeking to enter Manchuria via Tairen (Dalny), Japanese goods had free ingress, but the port was closed to foreign steamers. This apparent discrimination was soon explained. So long as South Manchuria was in Japanese military occupation, no Custom house could be established at Tairen, and the latter had to remain a closed port; while so long as arrangements were not made for imposing duties on goods entering Manchuria across the Russian frontier, Japan naturally objected to being placed at the disadvantage of having to pay duties on goods entering via Tairen. Ultimately the Tokio Government showed magnanimity, for it agreed to

some months—there is unquestionably much cause for grumbling on the part of passengers and owners of goods.

Apart from the special features of the situation, the Japanese themselves freely admit a general fault—namely, that many of their fellow-countrymen in Manchuria entertained at the outset an idea that the heritage of Russia had descended to them, and that they must not only take all the goods victory had brought within their reach, but must take them with a high hand. They have not yet wholly divested themselves of that conviction. It often influences their attitude towards the Chinese residents, and on occasion towards such aliens. Time, however, will soon dispel such a mood, especially as it prevails mainly among the lowest orders—suttlers, camp-followers, and laborers, who now are either becoming less self-assertive as prosperity increases their sense of responsibility, or growing perceptibly fewer.

Such is the analysis of the situation as it presents itself to intelligent Japanese eyes in Tokio. One ought to recall that precisely similar complaints were freely preferred against the Japanese in Formosa during the early days of their occupation, and that they were broadly denounced not only as harsh and incapable, but also as imbued with a determination to drive all foreigners out of the island. There again, greatly as the facts were magnified by rumor, there was unquestionably much cause for censure. But all such criticism has long been silent, and Japanese colonial management in the southern island has come to be credited with at least a tolerable measure of competence and thoroughness. Probably a similar record will by-and-by be achieved in Manchuria. In the meanwhile, however, there is no questioning the fact that the world is not disposed to regard Japan with very friendly eyes just at present. Probably, having been lauded extravagantly during the course of her struggle with Russia and in its immediate sequel, she is suffering now from the reaction which all hyperbole begets. Tourists carry to her shores a mood so expectant that disappointment is bound to ensue; for, after all, the Japanese, seen in their own homes and among the simple conditions of their daily life, do not present any striking feature or offer any suggestions of the capacity they certainly possess. Formerly Japan interested visitors, because of her beautiful scenery, her unique art, and her novel customs; today she is expected to interest them by the striking traits of her inhabitants, and when she fails in the latter respect, she becomes the object of condemnations as extravagant as were the appreciations that preceded them. Her secretiveness, too, provokes hostility, and many onlookers who formerly regarded her with indifference now turn upon her eyes of suspicion and jealousy. In fact, she is paying the penalty of sudden greatness; but the ordeal has not thus far disturbed her equanimity, nor does she show any signs of sharply resenting the strictures levelled at her.

MARINE UNDERWRITING

In Marine insurance bookkeeping it is customary to keep the transactions entered into in any particular year in an account by themselves, and to close the account at the end of the following year, and after making the best possible estimate for further liabilities, to strike a balance of profit and loss, says the London Standard. This is a system peculiar to marine insurance, and has much to recommend it, for in no other method adopted by other insurance departments is the trading result so accurately gauged. Thus, in 1906, the marine premiums received in that year were, according to this practice, entered on one side, and claims received in connection with the policies in which these premiums were paid, and also the expenses, were entered on the other side, and the surplus was carried forward as balance of the 1906 underwriting account to 1907. Then, in 1907, as against the balance brought forward were set the claims in 1907 on 1906 policies, as well as a provision (in most cases about 10 per cent of the 1906 premiums) for claims which may still have to be met in 1908 and later years on the 1906 business. The difference will represent the companies' estimates of profit or loss from trading, apart from the interest earnings.

As a fairly reliable guide to the conditions of marine insurance business recently prevailing, it may be thought interesting to look into the actual results on the winding up of their 1906 accounts in the cases of the nine companies confining their operations to marine insurance, whose figures for that year's account up to the close of 1907 have been published. Four of these companies show a profit on winding up the 1906 account, and five show a loss. The four profit-making concerns had an aggregate premium income in 1906 of £1,050,321, and made an estimated aggregate profit of £47,936, representing a profit of about 4.5 per cent of the premiums. On the other hand, the five loss-making companies had in 1906 an aggregate premium income of £1,530,258, and their aggregate losses on winding up the 1906 account amounted to £124,540, representing a loss of about 8 per cent of the premiums. Taking the whole nine companies together, their aggregate premium income was £2,580,579, and the net aggregate loss was £76,604, representing a net loss of 3 per cent of the premiums. Thus the 1906 marine insurance trading seems generally to have been unprofitable, and, unfortunately, this experience is not exceptional.



Spokane, Wash., May 24.—Anna Norris, brunette, and Velma Shields, blonde, are playmates in the daytime, but at night the first-named is in the United States (Washington), while her little chum is in Canada (British Columbia); and yet not more than 75 feet of ground separates their homes. They live with their parents near the town of Boundary, Wash., 98 miles north of Spokane, which was one of the rich placer mining grounds in the early days in the Northwest. The accompanying photograph shows the east placer mining grounds at the confluence of the Columbia and Pend d'Oreille rivers, with the 60-foot wide trail blazed through the forest in the background. The field occupies about 20 acres, and in some places the stones are found at a depth of eight feet. Hundreds of men toiled there in search of gold more than a half-century ago, and some made fortunes by panning the sands. The monument, established in 1857-61, as provided by the treaty of 1846, and was surveyed and marked in 1908. The photograph is the 181st between the Pacific ocean and the town of Boundary.

the United Kingdom, then it is reasonably easy to understand why those who suffer from them are apt to be more clamant in the United Kingdom than they are elsewhere. Adopting their point of view, they are in the position of sleepers under mosquito curtains within which an abnormal number of the winged plagues have been confined. It is difficult and unnecessary to restrain a feeling of amusement over a communication recently received from Rolls Royce (Limited), signed "C. S. Rolls, technical managing director." Because no acceptance was received to the company's challenge for a £1,000 sweepstakes trial over 15,000 miles in regularity, efficiency, economy, and endurance, Mr. Rolls writes:—"Their assertion that the Rolls-Royce is the most efficient, reliable, durable, and therefore proved." The non-acceptance of a challenge really proves nothing at all in relation to the challenger. Before now there have been abundant instances of automobile challenges that were palpably and obviously childish; and the silence with which they have been passed over has been the silence of just contempt. That has certainly not been the explanation of the lack of answers to this particular challenge. But Mr. Rolls would have been better advised, and he would have shown more dignity, if he had contented himself with saying, as he was entitled to say, "After enduring last year an unprecedented ordeal on points calculated to test a car in precisely the most important to the user of cars, we offered this year to match ourselves against others of our class on the same lines for a substantial stake, and nobody was willing to face us. Let the public draw its own inferences." The public is much more likely to do that to the advantage of the Rolls-Royce car without an assertion that proof has been given when, in plain fact, nothing has been demonstrated absolutely in relation to the Rolls-Royce car.

the doctrine that once a fish he is free, was applied in this case. — the duelling era, brings of a dear friend who has his name was Racey, journalist. He was a lithe, scarcely five feet; but he full of noble sentiments and chivalrous. In appearance grotesque. He wore his and it fell in heavy folds. His coat was of fine blue and long skirts. He, and he carried a rich had been his father's, first met Biven (we were inclined to laugh quite so funny. He resembled to seed. When I came to elated myself that I had to laugh, for he would his cane, or challenged me missed making a mistake and, perhaps, should be this article. — a daughter of one of the with lots of land and fitly was soon spent, and as low worth many millions, my friend was forced to to eke out an existence. — an named Dorsey insulted me was sent to Dorsey, and the two, with seconds, proceeded to the Oak. The affair had got noised followed the principals and battle. Buggies, expressed every conceivable contended to carry the multitude who could not get on the road being lined by ground, thirty feet were took their places, pistols and both weapons were dis- ball entered Biven's left bone or two and crippling ball struck his antagonist and drove the top of his into the skin of his ped his wounded arm, and sure and position like a wing that he was mortally ground and roared for a mination showed that his l, although painful. Like kind, and the flattened on the ground, him one day, "how did ed Dorsey?" — a plucky little fellow, who in bandaged, "I felt calm to believe the good Lord erable hound to kill me.

proposed the toast "Can- comprehensive and much to of the toast was accompa- Maple Leaf Forever." — ven by Chief Justice Town- year, his lordship said, he at the Guildhall on the on- to the colonial premiers. distinguished in England were spects of the banquet? It was n gathered from the four Who was called to respond to a premier of Australia, of the Zealand, but the premier of t least colony. Among others, es know and honor were Lord rles Tupper. After the ban- said to him (Chief Justice ech of Sir Wilfrid was could have been made." Sir enemy with Sir Wilfrid in him very much to hear the k in that way of the premier Chief Justice wished to leave an occasion like this, when o- was this: "What we should country and pride in our e enjoy the advantage of be- justice, in concluding, took the those who advocate the lin- men engaged in a most foolish e happily would never amount

mer secretary of the society, the Canadian forces," coupling adier-General Drury, who on d of warm applause. It was the hearty way in which the as a compliment to the Cana- first of the permanent forces, in our barrack yards, but form their own opinion of it. t see more of the active mis- nekbone of the military force, d considerable experience in he felt that he could honest- with a fuller sense of their tuting a better class of men- ty and province were to be ada. General Drury said that in no mere spirit of flattery- ed opportunities for attaining alled themselves of their ad- able way. d number in fine style. Then ter Societies," proposed by "Guests" and "Our Next Mer-

outside the British House was asked by a member if t here in my life, sir," very unruly?" and scratching, and going hurt?" You see, I am a married e handle women.—Mrs. Aleo

empire