

life of the policy, the courts will annul it forthwith upon proof. But it is quite another thing to contend against the fulfilment of contract when the obligation is incurred during the life of the policy, and when no precontract fraud is proved. To assume that a man killed himself for the purpose of ameliorating the condition of those dependent upon him is to acknowledge that possibility as a factor is the risk which the company voluntarily assumed; and to invalidate a policy because the premium rate was not computed upon this basis would be to argue against the ability of the company to conduct properly a business which is not speculative because the ratios of deaths and accidents to policies written is known with approximate exactness."

The charge of fraud by suicide therefore in this case failed, because it could not be proved that the contract was entered into with the deliberate purpose of defrauding the company by that means. "But the probability of such an offence against nature being perpetrated by a man of sound mind is too remote and too repugnant to be set up as a defence. If it be no more than a hypothesis, the welfare of society still demands that the act of suicide shall continue to be ascribed to insanity."

Sanitary condition of London. The annual report of Dr. W. Sedgwick Saunders, the Medical Officer of Health for the City of London, on the sanitary condition of his district, was issued last week. He states that the district comprises 672 acres, with a night population of 31,711 and a day population of about 329,000. Over 1,186,000 persons and 90,000 vehicles enter and leave the City daily. The mortality last year was 584. The death rate was 19.3 per 1,000 of the population per annum, as against 1.7 in the rest of the metropolis. Of bad fruit and vegetables 325 loads were seized during the year. At the markets and slaughterhouses, out of 393,307 tons of meat delivered, 918 tons were condemned and destroyed. The average weight of meat passing through the markets daily was 1,285 tons. The careful supervision of that material imposed on the meat inspectors a great amount of labour and responsibility. The weight of meat seized last year was fourteen times larger than in 1870. Dishonest butchers sent to London meat which they dared not sell in their own neighbourhoods, resorting to all kinds of tricks to conceal the evidences of disease in the beasts they wanted to dispose of. These tricks had to be detected and circumvented by the experienced and well-trained inspectors employed by the Corporation. Seventeen prosecutions had been instituted against senders of bad meat, and sixteen convictions were obtained. Of 175,251 tons of fish received at Billingsgate Market during the year, 959 tons were seized and destroyed by the officials of the Fishmongers' Company. Two hundred and twenty analyses had been made during the year—namely, arrowroot, 8; bread, 3; butter, 2; coffee, 6; coffee mixtures, 12; drugs, 19; flour, 4; milk, 94; mustard, 12; oatmeal, 1; pickles, 14; spirits, 35; tea, 6; and water, 4. Two prosecutions were instituted and convictions obtained.—*The Insurance Post*, London, Eng.

WAITING FOR THE VERDICT.

Judge McKenna of the United States Circuit Court, of California, has rendered a decision declaring the tax recently placed upon foreign insurance companies in the State to be unconstitutional, and that decision has given a ray of hope to insurance

men in Iowa that the friendly suit of the Scottish Union and National, now in the Supreme Court, against the treasurer of the State of Iowa, to recover the tax paid by that company under protest, will forever settle the vexed question of discrimination in taxation in Iowa. The Iowa law, which went into effect last October, placed a tax of 1 per cent. upon the receipts of home companies, 2 1-2 per cent. upon American companies and 3 1-2 per cent. upon foreign companies. The Scottish company above referred to paid the tax under protest with a view to a decision by the Supreme Court.

Correspondence.

We do not hold ourselves responsible for views expressed by Correspondents

TORONTO LETTER.

Death of Archbishop Walsh in Toronto.—The increasing use of Gasoline Stoves—The Sprinklered Risk Question—Difficulties encountered in Practice—Some of the Requirements of an Ideal Place to hold the Annual Meeting of the C. N. U. A. at.

Dear Sir,—The death of Archbishop Walsh, in this city, last night, as one may say, was a very sudden taking off, because, so far as his intimate friends and personal attendants could see, there was no ground of expectancy for such a quick obliteration of a valuable life. The comparatively slight injuries sustained by Bishop Walsh some few weeks ago through an accident did not suggest so lamentable an issue. This community without distinction of creed joins with all others where this prelate of the Roman Catholic Church was known and valued as a man of broad and liberal views in mourning his decease, as the loss of one whose place and function may not be readily filled.

The introduction of gasoline stoves into this country is no longer a novelty, but as an unusually large number of these stoves under favorable auspices and with considerable push are being now placed in our towns and villages, some reference to the fact is in order. A company interested in the manufacture and sale of gasoline I understand is prominent in this work. The stoves are, of course, modern, up-to-date goods, and the sellers allege there is no more danger from use than with ordinary wood and coal stoves—always providing that their printed rules are followed and other general safeguards attended to. I hear that the danger in use of gasoline comes from the evaporation of gas, which, should it escape in any way, rests on the floor, being many times heavier than ordinary air, and in that position unnoticed is liable to explosion by a lighted match or the like. The underwriters charge an extra for the use of gasoline, either for fuel or for lighting purposes, and it is quite likely they may have to reconsider this whole matter in view of the rapid sale and increased use of gasoline as a fuel. From time to time I have noticed in the newspapers accounts of explosions with or without incidental fires, and evidently there is a hazard present of more or less potency. What the experience of the Fire Insurance Companies will be in the next year or two will perhaps afford a clue as to whether the present extra charge is equitable or inadequate. The dwelling-house rates prevailing outside our large cities have not been based, low as they are, upon any greater internal hazard from fire other than that which appertains to the use of ordinary fuel and coal oil lamps. It may be that the illuminant and fuel now coming