

sipated," that is, it dissipates the moral and physical strength which are developed and most effectively maintained in the state of marriage. The very trials, sacrifices, privations and responsibilities of that condition have been the foundation stones upon which fortunes have been built and lives of the utmost dignity and service to mankind.

We will now refer to Mr. Hoffman's tables, and give a synopsis of his comments and explanations:—

Table No. 1 shows that the lower death rate from consumption amongst the married males more than counterbalances the higher mortality from other causes. Cancers and tumours are shown to be quite excessive among the married when compared with the unmarried. Not quite the same general conclusions apply to married females, who are shown to have experienced about the same mortality from consumption as the unmarried, but a very much higher mortality from cancer and tumour.

Table No. 2, relating to mortality of the widowed at 15-44, shows the death rate of the widowed to be higher from all causes than that of the married among both sexes.

Table No. 3 shows the mortality of married males from all causes is below that of the single at ages 45-64, which applies also to females with the slight exception of their having a higher mortality from digestive disorders. This exception we believe to arise from the neglect of out-door exercise amongst married women.

Table No. 4 tells its own story of the increased mortality amongst those who have lost husbands or wives. To the deprivation of home comforts and protective influences, combined with the depression of bereavement is doubtless attributable the unfavourable exhibits of this table.

Table No. 5 shows the mortality of the married at 65 and over is considerably less from all causes than the single. The "old" bachelor has nothing like such a chance of longer life as the married man, and the aged spinster's outlook is far less bright than that of her married sisters.

The tables prove conclusively that the married suffer less from the storm and strain of life than the single. By a merciful provision of Providence the days of the bachelor are shortened; consequently, as an insurance risk, he is not the most desirable.

ELECTRIC WIRING RISKS—HOW TO OBLVIATE THEM.

In reference to the remarks made by Mr. Ross in his paper read on 18th inst., before the Insurance Institute of Montreal, we repeat what has been said over and over before in this journal, that the only efficient plan for obviating the risks of electric wiring

would be to have an Inspector appointed with authority from the City Council to examine all installations and enforce such regulations as safety demands. Such official must have legal authority or he would be useless. Mere recommendations and complaints are of no avail. The matter is too serious to be played with. The official appointed for this duty should have power to prevent defective work being carried on, and power to compel defects to be remedied. The fire insurance companies desire to have regulations put in force for reducing electric wire risks to a minimum. Property owners also have a direct interest in this being done; the whole city indeed, is interested in any measures that will reduce the fire risk. Such an Inspector, whose appointment we have again and again advocated, might be paid in part by the City Council, part by the fire companies, and fees charged for his services would cover the salary outlay.

THE ANGERS SUIT AGAINST THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

The Court of King's Bench sitting in appeal delivered judgment on the 23rd inst. in the suit brought by Hon. A. R. Angers to recover \$6,500 alleged by him to have been paid by him to the Mutual Reserve owing to their "false and fraudulent representations." The complainant's plea was to the effect that in August, 1885, he was solicited and induced to insure his life with the appellants for the sum of \$10,000. In Dec., 1887, he was again solicited and induced to insure with them for an additional sum of \$10,000, upon the assessment system, for a minimum and a maximum rate of contributions determined at age of entry, the contributions not to be increased as age advanced, subject to decrease, and in no case to exceed the maximum amount indicated by tables, payable yearly, half-yearly or every two months, as desired; 25 per cent. of the assessments collected to be laid aside to form a reserve fund for the benefit of policyholders, \$30 admission fee; annual dues, \$20. He alleged that he was deceived by the representations made to him as to the amounts he would have to pay, and on this plea he claimed a return of all the moneys paid by him to the Association. The Mutual Reserve declared that they are a mutual insurance company, that no false representations were ever made to complainant, and that they have adhered to all the conditions of the application and policies. The Court of Appeal gave a unanimous judgment that the contract between the parties was clear, and that if the respondent did not examine it carefully at the time, he was not entitled, after the lapse of so many years to say that he was not aware of the conditions of the contract, and institute proceedings to set it aside. The respondent alleged that he had been deceived, but this did not excuse him from the duty imposed upon him by law, to examine the contract into which he was entering. The action was dismissed.