

would have been diminished by such a law, have manifested any interest in the success or defeat of the proposed bill. More than \$6,000,000 was taken by taxation in the year 1899, from the "level premium" life companies of the United States reporting to the State of Connecticut. Is it politic thus to mulct the savings of the provident, and to handicap thrift?

The New York Calamity. The calamity which befell the North German Lloyd Steamship Company on Saturday last is awful to contemplate. Of course, everybody is suggesting means of preventing the repetition of such a disaster, and some of them are well worthy of careful consideration. It is to be hoped that two changes, at least, will result from the sad and shocking loss of life. Stone must be substituted for timber in the construction of piers. Even if the change would not prevent fire destroying merchandise, the piers themselves would not be a menace to firemen, and death-traps for those working thereon during a fire like that of Saturday. It is also high time that the port-holes in steamships were made large enough to permit a large man to pass through.

On this subject, Rear-Admiral Melville, United States Navy, who witnessed the fire from a tug-boat, is reported as saying:

"The most cruel part of it all seemed to be that, had the port-holes been a few inches wider, every person would have escaped. It is a common practice in the engineering profession to make what are known as man-holes and man-hole plates, 11 x 13 inches, in the shape of ovals, through which an ordinary man of 200 pounds can readily pass. The ports on this fatal ship, which are only eight or ten inches in diameter, are an abomination, and the great Plimsoll, of England, when he made the cargo marks on the ship's sides, might well have found the means of making all deadlights large enough to permit the escape of passengers."

When will some friend of sailors, travellers, and those who work on ships when in port, take up the mission of the sympathetic originator of the load line, and seek legislation regarding the "windows" of ships. They are sometimes, as in the terrible circumstances of Saturday, the only means of egress from a burning vessel.

To be Told in Court. One of the many strange stories of life insurance is that partially revealed by the death of Mr. Alexander Cromer, of Toronto. It seems incredible, knowing what he did of the uncertainty of human life, that the deceased insurance agent left no satisfactory clue as to the nature of the transactions between himself and the Rev. Father Brophy.

Pending the trial, we refrain from any comment upon the facts, which, as narrated in the newspapers, are as follows: Some years ago, Cromer is said to have induced the priest to make heavy purchases of annuities, which, later, were exchanged for policies

on the life of Cromer. The latter was regarded as a very healthy man, while the priest is said to have been somewhat feeble. However, pneumonia seized the insurance agent, and he died. His death revealed the surprising fact that Father Brophy held policies for \$82,000 on the life of Alexander Cromer, and that the premiums had been paid with the annuities the priest had invested in at the suggestion of the deceased.

The legal fraternity will appear upon the stage in the next act of this interesting drama of life. Their work will be to ascertain for a number of interested companies what was the exact position of Cromer's affairs in so far as they embrace dealings with Father Brophy. It seems that the widow of the deceased alleges that her husband only owed \$20,000 to the priest (the security for this amount being the insurance in question), and she claims the balance of the \$82,000.

Such is an outline of facts relied upon to form the basis of an interesting trial. If there is anything more to disclose in connection with the curious claim of Father Brophy, it will doubtless come to light during the progress of a suit, the writ for which has just been issued by the North American Life. This company, to protect the interests of their policyholders, have decided to ascertain in a court of law if the claim is a proper one for them to pay. Doubtless there will be much interest manifested in the verdict by the other companies concerned, and the insuring public will display a pardonable curiosity in the case.

The Institute of Actuaries.

COLONIAL EXAMINATIONS.

Examinations were held on 20, 21, 23 and 24 April, at Sydney, Melbourne, Adelaide, Wellington, Montreal and Toronto, with the following results:

PART I.

Twenty nine Candidates sent in their names, of whom twenty-six presented themselves, and fourteen passed, as follows:

Class I.

Hall, J. B. (Toronto).	Wilkinson, W. M. (Sydney).
Wood, W. A. P. (Toronto).	

Class II.

Kilgour, D. E. (Toronto).

Class III.

Bingeman, M. H. (Toronto).	Norsworthy, S. C. (Toronto).
Gillespie, J. H. R. (Toronto).	Paton, A. G. (Sydney).
Kirkham, A. (Melbourne).	Somerville, W. H. (Toronto).
Moore, G. E. (Melbourne).	Watt, A. W. (Montreal).
Norsworthy, E. C. (Toronto).	Woolston, P. L. (Montreal).

PART II.

Twenty four Candidates sent in their names, of whom eighteen presented themselves, and five passed, as follows:

Class II.

Corbett, E. S. (Melbourne).	Wilson, J. S. (Melbourne).
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Class III.

Adams, C. F. (Wellington).	Burnley, Isaac (Wellington).
Earle, A. P. (Toronto).	

PART III. (SECTION A).

Two Candidates sent in their names, both of whom presented themselves, and one passed, as follows:

Class III.

Sutherland, J. (Melbourne).

PART III. (SECTION B).

Four Candidates sent in their names, of whom three presented themselves, and one passed, namely:

Class II.

Sutherland, J. (Melbourne).