

The Chronicle

Insurance & Finance.

R. WILSON-SMITH,
Proprietor.

ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY

Vol. XXIII. No. 19.

MONTREAL, FRIDAY, MAY 8, 1903.

SINGLE COPY - - 10
ANNUAL SUBSCRIPTION - \$2.00

Chloroform Fatalities. Certain English papers have recently called attention to the increasing number of deaths under chloroform. It is alleged that the hurry of modern life has led to methods of administering this drug, which are dangerous. Instead of being given steadily and slowly the practice is growing common, of forcing the inhalation so rapidly as to produce choking, from which fatalities arise. It has been observed that, in cases of private practice, where chloroform is almost necessarily given with deliberation and slowly, there are very few disasters, but in hospitals, where there is too much rush and haste, chloroform casualties are reported to be increasing.

An Actuary's Advice to Young Speakers. In an address, delivered by Mr. Deuchar, as President of the Insurance Society of Edinburgh, the young speaker was advised:—

(1.) Not to write out his speeches in full, and not to laboriously commit them to memory as an actor is compelled to do; (2.) But to study and keep in mind merely the ideas and their order of sequence; (3.) Not to attempt to use fine language, or words and expressions pitched higher than his ordinary conversational vocabulary; (4.) But to leave the words to take care of themselves, letting them be as simple as possible; (5.) Not to speak at all unless he has something to say which is worth saying.

One of the most attractive public speakers, in England, used to give this advice to young aspirants for platform honours, "your speech ought to be in two places, first in your head, next, in your pocket. If you get it well into your head, not so much the words as the frame work, the order, the sequence of your arguments, you will feel at ease, and can develop any point as it arises. This will keep you from "flopping" about and enable you to wind up with perfect self possession. But, suppose you have a toothache, headache, bilious attack, any of these will disturb the memory, so I advise you to have your speech in your pocket, ready for any emergency

and the very consciousness that it is there will be a support to the memory and will usually render any use of the manuscript unnecessary." The Insurance Institute should afford the younger members opportunities for practicing speaking in public.

The Atlantic Steamship Combine. The Atlantic Steamship Combine is turning out to be a disappointing feature, so far as its promises of improved services are concerned. Instead of the larger and swifter boats, which Mr. Schwab, on behalf of the Morgan combine, assured the public that they would have provided, the vessels of that line are causing great alarm and dissatisfaction owing to the protracted voyages they are making. One, the "Southwark," was condemned by the passengers as "unfit for a voyage," she took nearly double the ordinary time in crossing the Atlantic. Another, the "St. Louis," was equally slow and the passengers were highly indignant at "the reckless management that would send such a crippled vessel loaded with human freight to cross the Atlantic in winter." While there are such magnificent steamers as those of the Allan line and others that visit this port it is amazing that passengers can be induced to patronize such old tubs as the Morgan Atlantic Steamship Combine has secured.

Deposits in Irish Banks. A report laid on the table of the House of Commons on the 7th inst. gives the amount of deposits, on the 31st December last, in Post Office Savings Banks and Trustees' Savings Banks in Ireland. It should be pointed out that the above banks are distinct and separate institutions. The deposits in the Post Office Savings Banks amounted to £9,043,000 as compared with £8,438,000 for the corresponding date in 1901, being an increase of £605,000, an increase which has only twice been exceeded, in 1894 and 1895, since the establishment of these banks. From a table showing by half-years