

three or four dangerous grades, and those are for short distances. The more risky points in our system are found at corners, which everywhere are more or less dangerous. The passage over a curve ought to be prohibited at any speed greater than enough to keep the car in motion, for two cars are frequently so placed at curves as to make the one like a battering ram to the other if it jumps the track.

The passage of cars over curves so as to bring them into such a dangerous position if one leaves the track should be prohibited. There is one corner in this city where the cars going north-west meet others coming south-east. A collision seems imminent every trip, but the west bound car turns very suddenly with a jerk. Now were either of the cars to leave the track at that point—which is quite a possible event—there would be a very disastrous accident. We submit to the Superintendent of the Street Car Company that it would be wise to take special precautions against accident at points having these conditions.

It is well known to medical men that the continuous use of one faculty day in and day out for a length of time diminishes the power to use that faculty with alertness and intelligence. Actors, for instance, after playing one part for a length of time begin to forget their lines, and to omit appropriate gestures. Booth, the great tragedian, after a long "run" of one play became so confused that he was unable to keep up any longer; plays have been withdrawn solely from this cause. This physiological law must affect street car drivers. Familiarity breeding contempt for, or indifference to risks, is one source of danger which should be guarded against. We consider them and the conductors a most praiseworthy class of officials, as their onerous duties we see to be discharged daily with most commendable care, courtesy and patience. The immunity of Montreal from serious street car accidents we attribute largely to the engineering skill of Mr. Cunningham in building the line and selecting those cars which have good brakes. If those driving on our streets, more especially those in charge of delivery vans, ran fewer voluntary risks, and were pedestrians to have a little patience, and wait to cross streets behind the cars, and not in front of them, the accidents from electric cars would be reduced to a minimum.

#### SANITATION AND LIFE ASSURANCE.

Under such sanitary conditions as existed in past times, the business of life assurance was practically impossible. At several periods in this century the mortality in many large centres of population was so high that, if the life assurance system had been then as extended as it now is, the companies also would have had a high rate of mortality. In preceding centuries the conditions were much worse, when waves of fatal diseases passed over all civilized countries, sweeping away the flower of the population. Those who have reached their seventh decade, or are in it, will remember two or more periods when from ten to fifteen per cent of the adult populations of a number of towns was carried off by cholera. Life assurance

business in those days would have been less steady and profitable than it now is under better sanitary conditions. Indeed the risk of having death claims of enormous proportions owing to one of the old-time epidemics was enough to keep life assurance enterprises from developing. To the cholera scare of 1831-32 several English towns owe their very low death rate for over half a century, as the alarm was so great at the wholesale mortality that government engineers were sent to carry out sewerage and drainage works regardless of expense, or popular sentiment. That scare also gave rise to the Act of 1837, by which a system of registration of deaths was established which led on to scientific enquiries into the causes of the high mortality of some places, and stringent measures being taken to protect the people from their own ignorance and folly in matters of sanitation. As the people in certain towns where the death rate was excessive were apathetic, or lacked the power to tax themselves for sewerage works, the government took charge of them and did what was needful, in some cases much to the annoyance of the inhabitants. In one town in Yorkshire, typhus, typhoid, and scarlet fever were always active, and always fatal; the mortality of the town was from 30 to 35 per 1,000. Since the whole place was thoroughly sewered, and a water service put into every house over 20 years ago, there has not been one fatal cause of any malignant fever, indeed these diseases have been entirely stamped out, and the average death rate is now 16. A recently issued pamphlet by a Mr. Monod gives the expenditure in England and Wales from 1876 to 1884 on sanitary works as \$393,700,000. The money spent was a splendid investment. The rate of mortality declined in that period from 22.19 to 17.90. The writer puts the matter thus: the decreased mortality preserved \$76,581 lives, which had an average value of \$775. This gives a total monetary saving of \$679,350,000 which is \$275,650,000 in excess of the sum spent on building sewerage works, and \$179,000,000 over and above the cost of such works and their maintenance and extensions. The money valuation of a human life is too speculative in our judgment for statistical purposes, but we are disposed to believe that if life must be appraised in dollars, \$775 is a very low bid. The late Sir James Simpson once stated his absolute confidence in the nearness of the time when all what he called "dirt fevers" would be entirely unknown, that is typhus, typhoid, scarlet, scarlatina, and other diseases, which are developed by foul atmospheric conditions and impure water. He declared the existence of any case of this class to be a public scandal, as by wise sanitation they could be prevented. Although this eminent physician was thought extremely optimistic when he said these things, his judgment is now accepted as having its basis in science, and is being every day more and more confirmed by experience. The mortality tables of a generation ago are in need of revision, as the average duration of life is extending as sanitation is extended. When the people universally throw off the apathy which they display in regard to the