

ment undergone an operation in an hospital, which led to his death on the following day. There is every certainty that the secretary was dispatched hastily from Boston to New York to make the payment, if possible, before the operation was performed. But, even had this been accomplished, the premium could not be said to have been paid "during the continuance in good health" of the insured, for he was so far from healthy as to be lying prostrate in a Boston hospital. The Mutual Life seems to be fully justified in resisting this claim. Two others are reported in our English exchanges, illustrating how suits are brought to get rid of the clearest stipulations in policy agreements. In each of these cases the holders of an accident policy were killed from interfering with machinery with which they had no right to meddle, they each left their work to do something to engine shafting which was entirely an unauthorized interference. The policy in each stated, that it would be void if the insured was injured or killed when engaged in some act outside his ordinary duties. In both cases these suits were decided in favour of the insuring company. A third is reported which was fully as clear a case there was no doubt that the lawyers were guilty all, but the company compromised the claim rather than bear the costs of litigation. In two of the above case of "trying it on," as the suitor had no case at of "champerty," that is, they entered suit on speculation, in the hope to get a share of any award.

Republishing Original Articles. If "Imitation is the sincerest form of flattery," what is taking an article bodily from a journal, and republishing it as an editorial in another paper without even a hint as to its origin? Within the last month there were three editorials prepared for and published in THE CHRONICLE republished in American journals without one word of acknowledgment. Two of those articles were again republished by other papers and credit given, not to this journal, but to the journals that had taken them from our columns. The republication of news items without acknowledgment is often very excusable, but it is quite otherwise with editorial articles.

Supplies for South Africa. The placing with American firms of large orders for canned goods, cheese, bacon, waggons, axes and other goods required in South Africa by the British Government, as stated in reliable journals, is to be regretted. Sentiment, we know, has no weight in turning the scale of British trade in favour of Canada. But the merchants and manufacturers of this Dominion do not ask for the patronage of the British Government on any such ground, nor does the British Government withhold its orders from Canada because the prices of our goods are higher than those of the United

States. The key to the situation seems to be that there is great ignorance in official circles at the British war office, respecting the ability of this country to furnish such supplies as are needed in South Africa. It is regarded by some as a very reasonable plea to urge that as Canada had given a preference of 33 per cent. to English manufacturers, the Imperial Government ought to respond to such liberality by placing some of its orders with Canadians. This, however, after all, is "sentiment," the English Government, as such, derives no benefit from our preferential tariff, but, at least, it might have made enquiries as to the capacity of Canada to fill orders at approved prices. Had this been done the Imperial Government would have discovered that canned goods, cheese, bacon, flour, salt, waggons, portable houses, axes, bicycles, might have been procured in Canada equal in quality to those produced in the States, and at the same, or even lower prices. The official classes in England appear to be sadly behind the times as to their knowledge of the natural and industrial resources of Canada.

Constantinople. Fires in Unless a lesson on "How not to do it" is valuable, there is nothing to be learnt by the record of fires in Constantinople. On the principle that enjoyment is afforded to those on shore in watching the troubles of mariners in a storm, there may be satisfaction derived from the spectacle presented by fires in Constantinople. There were seventy-five serious fires in that city last year; but of the total of one hundred and fifteen fires claims arose amounting to \$438,230, of which English offices had to pay \$210,000. The "Review," whose correspondent's letter on this matter is highly interesting, affirms that the English offices share of the losses was about 50, whereas their percentage of the business is only 40 per cent., indicating exceptionally bad luck, or less careful selection of risks than the French and other foreign offices. Among the companies operating in Turkey we find all the leading English offices established in Canada. It appears that the year 1900 ended "the Syndicate of Insurance Companies, which put an end to the cut-throat competition which has been going on for years." To this is partly attributable the heavy losses, as competition has made some agents very careless about accepting dangerous risks. Incendiarism is stated to have "attained the standard of a science" in some parts of Turkey, owing to the impunity enjoyed by criminals. In one feature the fire brigade of Constantinople stands in a class apart from all others as it is not allowed to leave a fire station, or barracks, without the Sultan's authorization! The wonder is that fire insurance business can be conducted with any profit when such a condition exists. The heavy rates, doubtless, make insurers pay dearly for the Sultan's despotism.