

"Our Imperial Forces."

It is not surprising that the old toast of "The Navy, Army and Auxiliary Forces" should give way to "Our Imperial Forces," and Lord Strathcona, when calling attention to the change at the recent dinner of the Press Club in London, impressed upon those present the necessity for taking colonial troops into consideration when celebrating the unity of the Empire.

We heartily commend, to any of our countrymen who may be disposed to talk too much of the men of Paardeberg, Lord Strathcona's statement that Canadians would be the last to assume they had done more than their simple duty.

Worthless Fire Insurance.

The comments of American insurance journals upon the fire by which the Masonic building in London, Ontario, was destroyed are not complimentary to the brethren entrusted with the work of securing The Craft against loss by fire. The Coast "Review" says somebody connected with the management of the Masonic building evidently believed in cheap insurance, and, to save a few dollars in premiums, placed the entire line, with a few exceptions, in a "lovely lot of irresponsibles," from whom the Ontario masons will do well if they recover a third of their loss from the whole batch.

A Brace of Singular Accidents

We gather from The Coast "Review" particulars of the following singular accidents. The first fatality is reported from Wernigerode, in the Hartz mountains, where a lawyer going to business on his wheel felt a catch in his neck after jouncing over a gutter. He paid no attention to it till he got home at night; but he died two days later, and the autopsy showed that he had twisted the vertebrae of his neck.

The second sad story is that of a former citizen of Everett, Washington, one Theodore Heath, who, while laughing at the dinner table, swallowed two false teeth attached to a plate. The plate and the teeth were recovered after a surgical operation, but the unfortunate victim of this strange accident died soon afterwards as the result thereof. He is reported as carrying an accident policy in the Pacific Mutual. If the recital of these sadly true tales induces bicycle riders, and persons who are easily moved to laughter by after dinner stories, to insure against accident, our space will not have been wasted.

The Rebate Question.

Common sense and prudent business methods revolt against the pernicious practice known as rebating. It is the scandal of modern life insurance, and should have the absolute and unqualified condemnation of all honest and upright life insurance officials. That it continues to exist is undeniable, and even those who regard the practice as a demoralizing way of securing business are apt to find, under the pressure of competition,

some ingenious method of getting round their scruples.

Every plan of campaign against the giant evil seems to have failed. The insurance journals in the United States are again citing cases of the almost absolute surrender of first year premiums, and similar instances are said to be the one blot upon the almost stainless escutcheon of the profession in Canada.

An Original Insurance Bill.

Of all the droll, absurd and preposterous measures ever submitted to the consideration of a legislative body, we may fairly hold up to derision and laughter the objectionable bill recently killed by the Massachusetts legislature by which it was provided that no manufacturing company should be allowed to insure elsewhere than in the State until the home companies had had a chance to accept or reject the business.

Yet it seemed likely to receive favorable consideration until a member of the Massachusetts Legislature excited contempt and ridicule for the bill by introducing an amendment prohibiting any citizen from going out of Massachusetts for a wife until he has filed an affidavit that he is unable to procure a wife within the state. The sarcastic gibe settled the question, and the measure is dead as Julius Caesar.

A Long Tow.

Master mariners tell their stories of peril on the sea in such simple language when they arrive in port that many a romance of the deep is never recorded save in a brief entry in some ship's log-book. Yet, others than the marine underwriters concerned may well repeat the hearty cheers of the crew of a grain-laden steamer which was towed into Halifax on Sunday last. Helpless in mid-ocean, with a broken shaft, the British steamer, Sir Garnet Wolseley, laden with a full cargo of corn, and consequently very low in the water, flew signals of distress. On Good Friday, the steamer "Runo," in ballast, and westward bound, took the Wolseley in tow. The disabled steamer carried no sail, and the work of the "Runo" must have been hard indeed. Yet, for nine long days, the skipper of the latter ship stuck to his task. The voyage was evidently not without incident, as a record is made of an outbreak of fire in the forepeak of the Wolseley, by which three men who were sent down to extinguish it were nearly smothered. The helpless hulk was, as stated, brought safely into Halifax, and while the congregation of some village church in England may have been singing "For those in peril on the Sea," the crew of the Wolseley gathered on the forecastle head of the Wolseley and gave three cheers for their rescuers, Captain Evans and the crew of the "Runo."

The stories of successful towing of disabled steamers are numerous. Yet the arrival of this deep-laden wreck in Halifax has attracted attention even in that harbour of refuge for lame-ducks, and we hope the salvage awarded to this plucky captain will be accompanied by the special thanks of marine underwriters.