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New Brunswick. 1,144	1,141	120,000	1906		47.6		3.037	541,715	2,929	526,921	2,855	464,431	2,731	425,690	2,683	343,356 2,204	2,204	283,056
Nova Scotia 2,131	2,181	105,2 500,514	1.05,2		_	933.341 1.739	1,739	216,577 1,650	1,650	232,556 1,455	1,455	168,500 1,408	1,408	162,638	1,454	138,776 1,480	1,480	158,077
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## UNVACCINATED BAD LIVES.

The St. James's Gazette says:-

"Of late years insurance has become exceedingly popular. Every year the business and the income of

the insurance companies increases rapidly. Nor is this species of provision for the future confined to adult persons. Children are insured by the ten thousand. Here, then, is a means of boycotting the antivaccinationists. The insurance companies would be abundantly and absolutely within their rights if they refused to issue a policy upon the life of any person, man, woman, or child, who had not been vaccinated. No new powers, no fresh legislation would be needed. Already they have a complete discretion either to refuse altogether a "bad life," or to indemnify themselves for the increased risk they run by charging a higher premium. An unvaccinated person is emphatically a "bad life," and they would not only be doing a service to the community but would be taking an almost essential step to protect their own property by acting upon these lines. There is nothing new in a vaccination test. There are thousands of posts in private employment in this country which can be filled only Ly vaccinated persons; no man can wear Her Majesty's uniform in the regular services, or become a policeman, who has not been sterilized against smallpox. And the rabid fanatics who are plunging the country into imminent peril of a new "black death" more terrible than any plague of mediaeval days, because the population is so much greater and so much more aggregated, may depend upon it that the number of these tests will be increased very speedily. No man who is not himself insane on the subject will consent to run the frightful risk of filling his factory, his shop, his counting-house, or his private house with persons, every one of whom may at any moment become a hot-bed for the propagation of one of the most deadly and loathsome of diseases. We are quite prepared for an outcry at these suggestions. A certain class of controversialist always thinks that he is not only entitled to override an adversary, but to dictate to him the weapons with which he shall defend himself. Shakespeare has given some good advice as to a man's demeanour in a quarrel into which he has been drawn unwillingly; and those who are prepared to follow it in this matter may rest assured that they have it in their power in the end to make the "conscientious objector" realize the error of his ways."

## PERSONALS.

Mr. R. W. Douglas, Inspector Atlas & National Insurance Company, who has been spending Xmas with his relations in Scotland, is expected to return to Montreal early next month.

MR. A. DUNCAN REID, Toronto, Superintendent of Agencies, Ocean Accident & Guarantee Company, was in Montreal this week, visiting the Head Office for Canada. Mr. Reid has good reports of the present business and future prospects of the Ocean Accident in Ontario.