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Street and Suburban Railways.

After a prolonged fight, the street and suburban electric railways have been placed beyond the jurisdiction of the Federal authorities. The practical effect of this

is to relieve municipalities from the risk of having their territory invaded by railways without their consent; and, in the case of cities, the streets being made a thoroughfare for freight trains. This notable victory of the municipalities is attributable to the action of the Senate, and adds one more to the many claims that body has upon public gratitude. Senator David did excellent service in securing protection to municipal interests from the Senate.

British Life Offices in Canada.

The paper we recently published, which was read by Mr. Blackadar before the Congress of Actuaries, New York, has elicited comments from several English journals,

which generally express regret that the British Life Offices are falling behind in Canada in their development as compared with native institutions. Mr. Blackadar's sanguine forecast that, Canada's population, ere "the close of the first quarter of the present century will reach into tens of millions," is regarded as unlikely to be realized. The "Insurance Observer" regrets that the British Life Offices are not sufficiently alive to the growing opportunities for business in Canada. It remarks:—"It is, somewhat disheartening to observe that British life offices have not participated to any noticeable extent in the substantial advances made by insurance interests in Canada, and the conclusion we deduce from the fact is that our home directorates as a body are too much wedded to the principle of low expense ratios. Rather than spend money in procuring new business in Canada—a course that might lead to an unsustainable charge of extravagance—they are content to allow opportunities to slip by, forgetting that a few years hence some of the younger Canadian companies

—now making such headway—may find themselves in a position to establish branches in the United Kingdom, and thus add to the competition already so keenly felt. By not "following the flag," we merely invite trouble hereafter. Americans, Canadians, and Australians alike have learnt to appreciate the advantages attaching to international or intercolonial connections, and that the offices they have established here secure most extensive patronage cannot be doubted. Our obvious policy, therefore, is to imitate the example which has been set us by our enterprising descendants; otherwise we shall be hopelessly out of the running long before there is any possibility of the Canadian actuary's prediction being verified. It must not be forgotten that the total Canadian life premiums have increased during the ten years by upwards of eight million dollars, and that the British proportion of the whole has decreased from very nearly one-eighth to less than one-twelfth."

Sanitary Value of Rain.

The discomfort caused by rain has created a general impression that a wet season is unhealthy. According to the "British Medical Journal" and other authorities, this is not so, for, more especially in summer, a rainy season reduces the infantile mortality and the general death rate, owing to the cooling the air, which has a healthful effect. Dry seasons are marked by epidemics of fever and diphtheria. The reasons for this unhealthfulness are, the clogging of drains and sewers; the accumulation of dirt on roadways; and the stagnation of the atmosphere, which occurs during a drought. The freshening of the air caused by rain, and the cleansing of the streets by a heavy downpour are familiar. In the absence of nature's washing, the streets and sewers of all towns and cities should be thoroughly scoured by a water service shower bath, at short intervals, the effect of which would be to lower the sickness and mortality rates.