

AFTER BOOZE—WHAT?

Something, of course, will take the place of booze. Anybody can build a dam but nobody can prevent the water from flowing over it. After centuries of alcoholic stimulation, the human system cannot be made at once to cease craving it, in obedience to mere statutory laws. It is the craving that will pour over the dam or cut new channels around it. The thing to be most feared is the insidious substitution of narcotic or anæsthetic substitutes for alcohol. Those who have succeeded in securing prohibition will, in a measure, have to be responsible for the results in whatever direction they appear. Nobody has a good word to say for alcohol but it may be better than narcotic drugs.

What is called a "million dollar advertising drive" for a "fever breaking" drug is already on. Its purpose is described by advertising experts as "educational" to persuade the public to buy, and the druggist to sell the tablets in large original packages, instead of a few at a time when needed. These remedies which are "fever breakers," "headache cures" and "pain killers" are mainly derivatives of coal tar or salicylic acid and bring about in milder form the same stimulation and an anæsthetic that opium and other narcotics produce.

There could be nothing more dangerous to the public than putting into their hands large and cheap supplies of such drugs. Persons used to alcoholic stimulants will become more or less hypochondriacal when deprived of them, and these "pain killers" and "headache cures" are easy to be saddled upon their weakness only to become habit forming. It is needless to say that when they come into ignorant hands and are taken at will they are very dangerous. Headache powders have killed their thousands.

It will not be surprising, that in the future, the drug store will have to be watched like the saloon. If there is "money in it" there will be plenty to vend stimulating drugs as there were to vend alcohol. There is a life insurance interest in the situation that will appeal to medical departments.—*Insurance Field.*

FRENCH FATALITIES DURING THE WAR.

The total number of French killed (exclusive of native troops), was 1,039,600. To these must be added 245,900 missing, making a total of 1,285,500 dead and missing. The number of French wounded was 2,560,000. The total of French killed, wounded, and missing is, therefore, 3,845,500. In addition to these losses, the French native army lost 67,700 killed and missing, and 140,000 wounded. The population of France is, roughly, 40,-

000,000, as compared with 61,607,000 for the white population of the British Empire.

PALATINE INSURANCE COMPANY, LIMITED.

The annual statement of the Palatine Insurance Company, published on another page, constitutes a record of progress and prosperity for this well-known and popular British fire office during the year 1918.

Net premium income last year totalled \$3,305,020, as compared with \$2,896,595 in 1917. Losses for 1918 amounted to \$1,501,905, figuring a ratio of 45.44 per cent. to premiums as compared with 52.8 per cent. in 1917 and 63.4 per cent. in 1917. At December 31st last, the Palatine's fire fund amounted to \$3,570,035 (including balance on profit and loss account), a substantial growth of over \$400,000. In addition to this amount, there is a paid-up capital of \$1,000,000. The total assets of the Company, as at 31st December last amounted to \$6,062,505, an increase of nearly \$600,000 during the year.

While occupying this strong financial position, it is well known that the Palatine has the great advantage of close association with the Commercial Union Assurance Company, Limited, so that holders of its policies have the assurance that behind the ample specific security of their policies lie the immense security and resources of the Commercial Union, amounting to nearly \$175,000,000.

The Palatine has been operating in Canada for the past seven years, where the Company's high prestige and liberal treatment of its policyholders, has resulted in a steady increase in business. Its Canadian premium income in 1918 totalled \$340,267., with a loss ratio of 47.79, under the direction of Mr. W. S. Jopling.

GUARDIAN ASSURANCE COMPANY CONTROL NEW COMPANY.

The Guardian Eastern Insurance Company, Limited, London, England, recently registered to carry on all kinds of insurance, re-insurance, and guarantee business in any part of the world, with a nominal capital of \$5,000,000., is controlled by the Guardian Assurance Company of London, England, so well known in Canada. The directors of the new Company include the Hon. Evelyn Hubbard, chairman of the Guardian Assurance Company, also Messrs. T. G. C. Browne and P. L. Gell, directors, and Mr. G. W. Reynolds, general manager of the Guardian Assurance Company. The new Company is to all intents and purposes a "Guardian" subsidiary, formed to specially develop business in Egypt, Palestine, Mesopotamia and the Orient in general, and its success in the future may be expected, under the direction of the parent Company.