

The Minnesota Legislature recently adjourned, and will not meet again till 1897. It passed a bill codifying the general insurance laws of that State, to go into effect October 1 next. Included in these measures is the valued policy law, which Insurance Commissioner Smith says "Places a premium upon fraud and compels the honest insurer to pay higher insurance rates than the dishonest incendiary may reap an easy reward." The admission and regulation of mutual fire insurance companies has been provided for under restrictions, which will allow mutuals of the higher standard to do business within the State.

The increases agreed upon by the fire offices for tanners, curriers, leather dressers, and fellmongers, as well as to warehouses belonging to these trades situated in Bermondsey and the adjoining districts, is general throughout the tariff, and the *pro rata* average clause has been applied to all insurances. Manufactories, if brick with no steam power used, have been raised from 7s. 6d. to 10s. 6d. per cent.; brick with steam power, from 10s. 6d. to 15s. per cent.; brick and timber with no steam power used, from 10s. 6d. to 15s. per cent.; brick and timber with steam power used, from 15s. to 21s. per cent. In addition to these increases, the contents of pits in the open, which were previously not provided for by the tariff, are now rated at 7s. 6d. per cent. Warehouses, bark barns, and sheds in which no process of manufacture is carried on, have been raised—brick from 3s. to 5s. per cent., and brick and timber from 7s. 6d. to 10s. 6d. per cent. These figures apply to buildings adjoining manufacturing premises. If not adjoining manufacturing premises the rates on brick-built buildings are raised from 2s. 6d. to 4s. per cent.; brick-and-timber-built are raised from 5s. to 7s. 6d.—*Ins. Monitor*.

A RIVER DISASTER.

A correspondent of ours, writing of the carrying trade of the great American lakes, said, the other day, describing Detroit River and its dense shipping, "When they are passing in different directions, these big coal-eating, coal-carrying brutes of steel boats, going 14 to 16 miles an hour, one with 2,000 tons of iron bound down, another with 2,500 tons of black diamonds bound up, you can't blame them for being almighty careful in a channel only a few hundred yards or feet wide. If they ever struck one another, you can bet they'd both be looking for the bottom of the river mighty sudden." An illustration of exactly what our correspondent had in mind took place on Friday last. On the afternoon of that day, in perfectly clear weather, the steamer "Russia," of the Lackawanna line, bound up with coal, and the steamer "Britannic," ore laden, bound down from Lake Superior, came into collision in the Detroit River. The result was the sinking of the "Britannic" and the death of a fireman. The name of the latter is not known to the officers or crew. He was simply known as "Charlie," and is supposed to have been drowned in his berth, poor fellow. The collision was caused by the fouling of the wheel chains of the "Britannic"; that steamer immediately swung cross-wise of the channel and directly across the bow of the "Russia," which cut the other nearly in two, causing her to sink so quickly that the crew of 15 could save nothing; they escaped in their night clothes. The "Russia" was taken into dry-dock at Detroit. Her hull is of iron; she is injured, but apparently not very seriously. The wreck of the "Britannic" lies across the channel, just in front of the manufacturing village of Wyandotte; her three spars, her funnel and the top of her pilot-house being visible above the water, which is thereabout almost 40 feet deep.

BOOKS RECEIVED.

DETROIT CHAMBER OF COMMERCE.—We are indebted to Mr. Boutelle, secretary of the Detroit Chamber, for two pamphlets of interest, one containing statistical and other matter relating to the body he represents, and views of the noble building which is the new home of that body, the other a collection of noteworthy speeches made by the able and distinguished gentlemen who were the speakers at the dedicatory banquet. We hope to reproduce one or more of these addresses.

CALGARY, THE DENVER OF CANADA.—The aim of this pamphlet, which is issued from the office of the *Calgary Herald*, is to prove the adaptability of Calgary, Alberta, as a health resort, and as a site for a Dominion Sanitarium for the treatment of consumption. It is mainly a compilation of the favorable opinions of Calgary, entertained by all sorts and conditions of men who have ever been there, and of physicians who recognize in its geologic and climatic position many advantages for the purposes of a Sanitarium. Among these are altitude, dryness, bracing air, and absence of malaria.

NARCOTIC ADDICTION.—The extent to which nervines, opiates, sedatives are used by the dwellers on this North American continent is but little guessed. And the number of physical and mental wrecks

who attribute their broken-down condition to the use of opium in particular, while no secret to physicians, would be startling to the ordinary citizen. As one whose occupation it has been, for the last twenty years, to deal, in various asylums in Canada, or at the Homewood Retreat in Guelph, with persons mentally weak or physically demoralized, Dr. Lett deals with narcotism as an expert.* And he exhibits, while describing to his medical brethren (the paper was read before the Ontario Medical Association in June last) the sufferings such patients undergo and the means taken to relieve and even cure them, even more than the usual sympathy given by doctors to ailments which the uninstructed view with contempt and derision. The slave of alcohol, the taker of opium in its forms of morphia, laudanum or paregoric, the devotee of cocaine, chloral, sulphonal, paraldehyde, deserve far more pity than they usually receive. "Such cases," says Dr. Lett, "prove a lucrative source of revenue to the charlatan whose florid advertisements and alluring promises lead his unfortunate dupes to believe in a secret 'sure cure,' and such empirics easily extort large sums of money from the too trusting victims of this baneful malady." The busy general medical practitioner cannot devote the requisite time and attention to the study and management of these cases, and home treatment often proves futile and disappointing. Therefore it is that a well regulated institution, having skilled attendants and the needful privacy, can best treat such patients. And it is encouraging to be assured that "the majority of all cases of narcotic addiction that are free from serious organic disease are curable." The pamphlet describes various forms of treatment: the Levantist method, the Erlenmeyer method, the Leahr-Burkardt method, the Lett method. The first named, that of sudden deprivation of the accustomed drug, is sweepingly condemned as barbarous and cruel; the last named, by which the drug is gradually withdrawn while the system is built up by natural means, has been found, in the experience of the writer of the pamphlet, to yield the best results.

CLEARING-HOUSE RETURNS.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, August 15th, compared with those of the previous week:

CLEARINGS.	Aug. 15.	Aug. 8.
Montreal	\$11,412,326	\$11,927,913
Toronto	5,240,518	5,963,428
Halifax	1,150,215	1,460,005
*Winnipeg	753,533	923,910
Hamilton	689,457	658,927
Total	\$19,246,049	\$20,934,183

Aggregate balances this week, \$2,912,249; last week, \$2,816,155.

*Five days' transactions only.

—Referring to the variation in prices of commodities as registered in a monthly comparative table, the *London Economist* says: "That while in recent weeks an advance has been recorded in meats, wool and metals, the effect of this upon the usual index number is counterbalanced by the lower cost of wheat, tallow, cotton yarn and cotton cloth:

August 1st, index number	1,928
July 1	1,931
June 1	1,944
April 1	1,921
January 1	1,923

Prices on the whole, it thus appears, were, at 1st August, lower than the two months before, but the general level of prices was higher in the second and third than in the first quarter of the year.

—A gathering from which beneficial results may be expected is the convention of health officers of Ontario which opened on Wednesday in Belleville. There was, we are told, a good attendance. Among the papers read was one by Dr. Vaux, of Brockville, on "Principal Foods and Some Ways in which they may be Rendered Injurious." Dr. Dean, of Brighton, dealt with "The Insanitary Condition of some Cheese Factories." Dr. Kitchen, of St. George, discussed "The Sanitary Preparation of the Food Products of Milk." The subject of Dr. MacDonald's paper was "The Purification of Water by Filtration," and that of W. Shipman, C.E., of Toronto, "Progress and Practical Success of Separate Sewage Systems."

—Announcement is officially made of the opening of a branch office of the Eastern Townships Bank at St. Hyacinthe, Que., on the 15th August, under the management of Mr. Jules Laframboise.

* NARCOTIC ADDICTION, by Stephen Lett, M.D., Medical Superintendent of the Homewood Retreat, Guelph, Ont. Reprinted from the *Canadian Medical Review*, Toronto, July, 1895. Toronto, William Briggs.