

the St. Lawrence. It is interesting to find that Sir Louis Jette takes exactly the same view and adopts almost the identical illustration given by THE CHRONICLE.

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Sir Louis in his judgment on the coast question says:

"Leaving aside the learned distinctions which were pressed upon us as to the meaning of the word coast, to retain only what I believe was the intention of the parties, I will say that even if we were to consider Lynn Canal as an arm of the sea, or even as an inland sea, the coast of Lynn Canal could not, even then, be considered the coast of the ocean!"

"There is, in my country, one of the largest rivers of the world, and I have often heard it said by some of my compatriots when contemplating with pride the immense sheet of water at its mouth: 'Why, but this is the sea!'

"However, it has not yet entered the mind of any one to say: 'This is the ocean!'

"It has been reserved for Lynn Canal to be raised to that dignity!"

Montrealers probably would not object to this absurd ruling being adopted universally as a geographical law, for if the Alaska award is sound on that point this city is situated on the coast of the Atlantic Ocean!

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All Canadians regret the illness of two invalids in Europe and earnestly desire their early recovery. The prostration of the Hon. Edward Blake, M.P., is no surprise, it was foreshadowed many years ago, but then, as now, hopes were sanguine that his robust constitution would prove the conqueror over his insidious enemy. Differing from his views as we do, all must recognize Edward Blake as indeed a distinguished Canadian, to whom "Honorable" is a true title.

The Emperor of Germany also is an object of pity and sympathy. He has lofty ideals of duty, possibly is too ambitious of playing first fiddle in his Empire, and in the European orchestra. None the less he is a manly, high-minded and pure-minded man, whose life we trust will long be spared to his family, people and the world in which he is so distinguished.

PERSONAL.

MR. G. HERBERT SIMPSON, who was recently connected with the Manufacturers' Life, has been appointed district manager for Montreal City and District of the North American Life Insurance Company.

OTTAWA CLEARING HOUSE.—Total for week ending 19th Nov., 1903—Clearings, \$2,354,180; corresponding week last year, \$2,082,221.

Notes and Items.

At Home and Abroad.

THE SUN LIFE OF CANADA is acquiring a valuable business in Ceylon. If, however, what Bishop Heber said is still true, the Cingalese will bear watching.

THE PHOENIX, OF HARTFORD, will establish a new department at the home office, December 1, to be known as the special risk department. It will be in charge of Henry Fiske, now manager of the Underwriters' Bureau, of New England.

SEVERAL AMERICAN FRATERNALS are having a touch of secession fever. Every member cannot be boss, nor can any Order keep alive unless adequate rates are paid, hence ambition and objection to have rates raised to a safe level cause trouble and splits.

HOW FIRE INSURANCE INDIRECTLY BENEFITS A COMMUNITY is well illustrated in the case of Beaumont, Texas, where by making improvements in the fire protection of the town the citizens will save in insurance premiums some \$15,000 annually over and above the cost of the improvements.—"Investigator."

THE MUTUAL LIFE OF NEW YORK will abandon its policy of having medical examinations in the large cities made by salaried physicians, and will return to the fee system. This will be much more satisfactory to the agents, who hold that they get a better reception from the doctor and prompter attention when they do the doctor a favour in taking him a case, instead of adding to his work without increased compensation, as was the case under the salaried system.—"Ex."

POPULATION OF IRELAND.—According to the Registrar General's last report, the recorded natural increase of population in Ireland, or excess of births over deaths, was 24,187; the loss by emigration amounted to 40,190; there would thus appear to have been a decrease of 16,003 in the population during the year, but against this decrease there is a set-off in immigration, of which no official record has been obtained. The estimated population in the middle of the year was 4,432,274.

SHE HAD BURGLARY INSURANCE.—A woman at Duluth, Minn., called up police headquarters over the telephone and requested that a policeman be sent to her home immediately. When interrogated as to the necessity for an officer of the law, she replied that there was a burglar in her house, who had bolted himself inside, and was bundling up valuable bric-a-brac and antique furniture. An officer was started out for the place, and while he was on the way another call over the 'phone was received from the distressed lady. She stated that if it was just the same to the police authorities, they might as well prevent the policeman from coming out, "because, you see," she naively observed, "I have just remembered that we have \$5,000 burglary insurance on our stuff, and I hardly think the burglar can get away with that much property unless he hires a moving van." And yet they say the moral hazard in this line of underwriting is very small.—Insurance Index.

OCEAN ACCIDENT WINS.—Mr. Justice Wright, in the King's Bench, London, Eng., on the 5th inst., had before him a case arising out of arbitration proceedings between