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Heredity in Accidents. Many persons who take hold of a theory run it to extremes; everything that happens is made to support their pet theory. There is much in heredity doubtless, but it is quite disconnected. Some one of this class has hit upon the idea that accidents are an hereditary trait in some families, as a well-known humorist said wooden legs were apt to run in families. There may be something in this. If a man secures indemnity from an accident company by trickery, it is quite natural for his son to have a similar accident and to transmit this tendency to a third generation, not however by heredity but by force of example, which is very often indeed quite mistakenly attributed to heredity. Accident claims based on this new theory will bear very close scrutiny.

Tried by his Peers. The Earl Russell, whose matrimonial adventures have brought him into a Police Court on a charge of bigamy, is to be finally tried before the House of Lords, "tried by his peers," is the phrase. Is not this custom rather hard on the noble lords? When one of them commits murder, or otherwise becomes a criminal he is entitled to claim a trial by his "peers" or equals. It is remarkable that each one of the three last cases when this improper privilege was granted to a nobleman, was a murder charge, in which two, were found guilty. Earl Russell showed signs of aberration of mind many years ago, as those will endorse who remember his eccentric utterances on religious questions when his illustrious father, the "Lord John" of history, was living. Earl Russell to be "tried by his peers" would need to have a jury of men whose minds are a little off the balance.

Clearing House Returns in United States and Canada.

The Clearing House returns for United States and Canada for latter part of June show an expansion without precedent. The figures of the Clearing House in this city at end of last month were larger than any on record. The New York "Commercial and Financial Chronicle," which makes a specialty of these statistics, gives the total bank clearings of all the clearing houses of the United States for the last week of June as \$2,185,557,896, against \$1,518,050,497 for corresponding week in 1900. The returns were as follows for week ending 29th June.

| | 1901. \$ | 1900. \$ | Increase per cent. |
|------------------------------|---------------|---------------|-----------------------|
| New York..... | 1,190,558,376 | 706,513,425 | 69.8 |
| Boston..... | 108,529,944 | 86,498,518 | 25.5 |
| Philadelphia..... | 89,965,084 | 73,067,154 | 23.1 |
| Baltimore..... | 20,109,817 | 15,710,763 | 28.0 |
| Chicago..... | 117,168,183 | 120,630,123 | |
| St. Louis..... | 84,899,422 | 25,205,800 | 33.2 |
| New Orleans..... | 7,207,018 | 6,889,517 | 9.4 |
| 7 Cities, 5 days..... | 1,577,432,844 | 1,035,215,300 | 62.4 |
| Other cities, 5 days..... | 227,923,615 | 185,407,263 | 22.9 |
| Total, 5 days..... | 1,805,356,459 | 1,220,622,563 | 47.9 |
| All cities, 1 day..... | 380,201,437 | 297,427,894 | 27.8 |
| Total all cities for week... | 2,185,557,896 | 2,518,050,497 | 44.0 |

For Canada the returns made up to 22nd June last, compared with corresponding week in 1900, 1899, and 1898, were as follows:—

| | 1901. \$ | 1900. \$ | Increase or decrease in 1901. per cent. | 1899. \$ | 1898. \$ |
|-----------------|-------------|------------------------|--|-------------|-------------|
| CANADA.— | | | | | |
| Montreal.... | 18,531,951 | 16,361,075 | Inc. 13.3 | 15,429,473 | 13,876,035 |
| Toronto.... | 12,253,084 | 9,970,383 | " 22.9 | 9,910,684 | 8,135,639 |
| Winnipeg .. | 1,872,119 | 2,362,950 | Dec. 20.7 | 1,805,840 | 1,616,163 |
| Halifax.... | 1,662,812 | 1,350,000 | Inc. 28.2 | 1,255,035 | 1,115,936 |
| Hamilton.... | 693,006 | 812,583 | Dec. 14.7 | 718,406 | 641,811 |
| St. John.... | 758,515 | 732,673 | Inc. 3.5 | 601,405 | 517,416 |
| Victoria.... | 643,120 | 715,050 | Dec. 10.1 | 466,213 | |
| Vancouver... .. | 964,379 | 776,922 | Inc. 24.1 | 704,857 | |
| Quebec.... | 1,491,917 | Not included in total. | | | |
| Total Can. | 37,378,986 | 30,081,636 | Inc. 13.0 | 30,891,893 | 25,902,675 |

The increase in week ending 22nd June 1901 in Canada was, \$4,297,350 over same week 1900, \$6,487,093 over 1899, and \$4,476,411 over 1898.