

**HUNTING ACCIDENTS.**

In spite of the fact that thousands of persons have been injured or killed by shotgun and rifle accidents, the need for extreme care does not appear to be thoroughly impressed upon the average hunter. Those immediately concerned in shooting accidents have received, in a tragic manner, lessons that will last them a lifetime; but distance weakens the effect of an experience of this kind, and the accident that happens in one place makes little or no impression elsewhere. Furthermore, the number of persons who engage in hunting increases year by year, and this number is probably recruited in considerable measure from the younger and more irresponsible element of our people. Many things that are essential to a thorough education in woodcraft must be acquired by actual experience, but this does not necessarily hold true with respect to safety in handling a gun. In the first place, neither a shotgun nor a rifle should be carried with the mechanism in the ready-to-fire position. If the weapon is of the old-style construction, the hammers should invariably be kept at half-cock, and if it has not hammers the "safety" should invariably be kept in the "safe" position. It takes but a moment to raise a hammer or to throw the "safety" off, and the experienced man will do this automatically as he raises the gun to his shoulder preparatory to aiming it. If all hunters would conscientiously attend to this simple precaution, the accidents from the unintentional pulling of a trigger, and from the catching of triggers upon twigs or upon clothing, and from the discharge of guns in consequence of falls, would be reduced to a mere fraction of their present number.

Many shooting accidents result from mere precipitancy, or hasty and ill-considered action, due to a combination of carelessness and lack of judgment, and a great many human beings have been killed because of being mistaken for wild animals. A motion in the bushes, or a fleeting glimpse of an indefinite object or form, can never justify a hunter in firing. He should invariably wait until he has a clear view of the object, and until he has definitely ascertained its nature. If he cannot restrain himself in this way, he should never carry a gun at all, because if he does he is quite likely, some day, to find that he has killed or badly wounded somebody, and no number of jack-rabbits or grouse or deer can compensate him for that. We know of one case in which a city "sportsman," after having fired at a guide with a rifle and caused the guide to throw himself flat upon the ground and cry out at the top of his voice, fired four more shots at the unfortunate fellow while he was still shouting. A man of this type should never be allowed to roam the woods with any weapon more dangerous than a club or a brickbat.

It is still necessary to warn persons against pointing supposedly unloaded guns toward their companions, because this senseless and dangerous procedure still prevails. Never point a gun at another person, even if you have just removed the load from it with your own hands. Many seemingly inexplicable accidents have happened from guns that were confidently believed (we might almost say positively known) to be empty.

Careful hunters always remove the cartridges from their weapons upon approaching camp. This should, in fact, be made an inviolable camp rule, and if a single man in the party insists upon it he

can almost always secure its adoption by all the other members.

If the rule we have just suggested is enforced, the danger involved in cleaning firearms will also be greatly reduced, though nothing should ever be taken for granted, even in that case. Many deaths and serious injuries have resulted from neglecting to remove cartridges from guns before cleaning, and it is therefore highly important to see that a gun is empty immediately before the cleaning begins.—*Travelers Standard.*

**FINANCIAL FACILITIES FOR AFTER-THE-WAR TRADE.**

In view of the discussions which have lately taken place in Canada in regard to financial facilities for trade after the war, it is of interest to note what is being done in England in this connection. A committee, composed mainly of prominent bankers has lately been appointed to consider the best means of meeting the needs of British firms after the war as regards financial facilities for trade, particularly with reference to the financing of large overseas contracts, and to prepare a detailed scheme for that purpose. Hitherto the British method of financing these contracts, it is pointed out by the Statist, in commenting upon the appointments of this commission, has been entirely different to the German system, for in England investment money has been generally employed in order to carry out great works of construction, whereas in Germany bankers' money has in the first place usually been employed and investment money only in the second place. In England again the work of obtaining these contracts has been carried on by merchant bankers, who have done so much to build up the foreign trade of the country and to raise capital for British undertakings, by our stock-brokers or by contractors, who have raised the required capital from investors. In Germany the work of obtaining foreign contracts was usually carried on by great banks, who financed the contracts until money could be raised from investors on favorable terms. These German banks worked through affiliated banks formed for the special purpose of promoting German trade in all parts of the world. It will be the duty of the committee to discover if past methods cannot be improved upon and still greater amounts, both of investment and banking money, be placed at the service of traders, in order that no opportunities may be lost for extending trade through lack of financial facilities.

**YORKSHIRE INSURANCE COMPANY.**

An error in the table published last week of premiums and losses of fire companies in Canada, 1869-1915, resulted in the Yorkshire Insurance Company being credited with a percentage of losses paid to premiums received of 59.5. This percentage should have read 55.2.

The Northwestern Mutual Life has published an exhibit of deaths in 1915, showing average ages when insurance was issued and at time of death. The totals are:—Number of lives, 3,120; average age at entry, 36.7; average age at death, 54.1; average years insured, 17.4.