

Insurance on Salmon Canneries. The packers of salmon in British Columbia have been trying to effect a reduction in the rate of insurance on their factories or canneries. The agitation is not for the purpose of obtaining the old rate of two per cent.; but to cause the companies to abandon a charge made in the schedule for shingle roofs.

The majority of managers of companies controlling this field of insurance are reported to favour adherence to the present tariff, and it would seem to us that those engaged in the salmon canning industry can hardly expect the concessions asked for.

The profits of fire insurance companies are not large, and an effort should be made to keep up rather than to reduce any charges imposed for special risks.

However, this question will, in all probability, be settled at the forthcoming annual meeting of the British Columbia Fire Underwriters' Association.

A Titled Insurance Manager. The Manager of the Norwich and London Accident Insurance Association, who, upon the occasion of the Queen's Diamond Jubilee had the distinguished honour of knighthood conferred upon him, thus becoming Sir Charles Gilman, recently received another proof of the respect and esteem of his fellow-workers when the Norwich district officials of the Association presented the titled Manager with some massive silverware. The Knighthood bestowed upon Sir Charles Gilman was in recognition of long and honourable services in connection with the public life of the city of Norwich.

But the presentation of the plate and an address was a tribute paid to the business career of this much-esteemed Manager of an Insurance Association, which he founded upwards of forty years ago, and has controlled ever since. Such success commands universal respect.

Canadian Border Defenders. A privileged few were present at an interesting lecture by Surgeon Lieutenant-Colonel Campbell on Saturday night last, at the Military Institute. The lecture was not merely reminiscent of the so-called Fenian invasions of 1866 and 1870, but was replete with carefully compiled and useful information regarding the troops engaged in defending the border, the names of the officers engaged, and particulars of the equipment and transportation of the men to the point of attack.

The material of the lecture supplied abundant testimony to the prompt and enthusiastic response always given by Canadians to the trumpet call to arms.

It was pleasing to note the martial spirit re-kindled in the old officers present at the lecture, although it is to be hoped the day will never come when Canada again

*"Shall hear the dreadful rumour from afar
Of armed invasion, and embrace the war."*

Heredity.

In a previous issue, we reviewed an interesting paper on heredity and its relation to life insurance. The writer of the paper in question expressed the opinion that it was not sufficient for medical examiners of insurance companies to enquire into the longevity and diseases of ancestors of the applicant; but that the investigation should also include his personal habits, his sanitary surroundings, place of abode, etc., etc. Another writer is now startling the insurance companies in Great Britain by producing statistics to prove that the number of families noted for longevity is rapidly decreasing in spite of sanitary improvements and increasing medical skill. The same writer opines that this is largely due to the constant exodus from rural districts to towns. Breathing country air, regular habits and out-door employment may enable one to maintain the reputation of a long-lived family, while the modern fret, fever and excitement of a city life tends to break the desirable record for longevity.

Another Interesting Blue Book.

We recently referred to the official report of the Commissioner of the North West Mounted Police for 1897 as a romantic blue book. It was made equal to a stirring romance or book of travel by a graphic account of a journey by the police from Regina to the Yukon.

Even more interesting is the just published report of the Government expedition to Hudson Bay and Cumberland Gulf in the steamship "Diana," under the charge of Commander Wakeham.

The report describes, very succinctly, every daily incident of the expedition, and the experiences and impressions of Commander Wakeham would seem to confirm former reports—that the navigability of Hudson Strait is only possible for a comparatively short season and then only with suitable vessels. The log of the "Diana" contains a large number of excellent and interesting photographs, showing the movements of the ice. The compiler of the official report also permitted the introduction of a few other photographs, and, when looking at the "group of Esquimaux at Douglas Harbour," and "Kyacks coming off to the ship," we almost wish that the Commander and his companions could be induced to publish the story of the "Diana" in book form, and profusely illustrated. It would be a delightful Christmas book for the youth of Canada.

In dealing with the fishing capabilities of the region, the report is most instructive, and, altogether, we do not hesitate to say that the distribution of copies of this splendid blue book in our public schools would serve the good and useful purpose of spreading accurate information about the ever-attractive home of the white bear and the walrus.