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## PUBLIC HEALITH MAGAZINE.



Extenct - from the Joint Keport of Wm. Marsden, A. M., M.D. of Guebuc: Ed. I'layter, M.D., Editor Sanitary Jourmah, "Loronto, and Gen. A. Baynes, M.D., Ne., Editor Pwhit Hoalh .ifarazin", of Montreal, sulmitted to the Dominion Government April 10th, iSjo:-

> House of Comstons, Gth April, 1876.

We, the unde raigned, having been summoned to afiear before " the Select Conmittee of the Commons of Canadx, appointed 20th March, 1876 , to enquire into the expediency of leginlating on the matter of Sanitary Reform, have the honor to report:

That no saft or effective plan sf public hygiene can lee carried out without legislative action.

That the truc basis of all such legislation is "Sanitary Statistics."
"Fisat all civilized countrics are in an advanced state in these respects, and especially Great Britain, France, Prussia, and the United States of America.

That, notwithstanding the advancement in dits and Sciences which has marked the progress of this Dominion, very little has yet been done in this department of Sanitary Science, and that in a very detached, partial and imperfect manner. The Province of Nova Scotia has taken the lead in this matter, and has a system of vital statistics. Ontario has followed and also has a system that requires amendment, and a bill for the same purpose
was introduced into the Parliament of the Province of Quebec at its late session, which, however, has not yot passed into law.

- That the public attention which has been aroused abroad by the Government agents and others to the advantages which Canada presents to emigrants and intending settlers, 'oudly demands information in regard to health, life, salubrity of climate, soll and locality, clmatic influences, \&c., which accurate sanitary statistics alone can furnish.

The time is opportune for such legislative action, which has the powerful recommendation that it will tend to the protection of society by the preservation of health, the protection of human life, and the saving of the public money.

The Canadran Medıcal Association of this Dominion, representung the medical profession of the Dominion of Canada, and comprising all the best medical talent, at its annual meeting, held at Nagard on the 5 th Aug., 1874 , in reference to this subject, reported as follows:-The Committee of Registration, after mature deliberation, recommends, "That this Association take the necessary steps to have carried through the Dominion Legislature an Act similar (in so far as it is adapted to this country) to the Mednal Act of Great Britain, passed in 1858, in which sanitay statistics are a most important feature." The Medical Councll of Ontano also, at its annual meeting at Toronto, in August last, adopted views precicely similar to the foregoing, and recommended the memoriaizing of the Government of Ontario on the same subject.

The value and importance of the information which Sanitary Statistucs will furnish, cannot be over-estimated. In 1858, the Privy Councll of Great Britain directed its attention to this subject, and the appointment of John Simon, Esquire, one of the most eminent sanitarians in London, to the office of Medical Officer of the Privy Council, was followed by a valuable report on the subject. Since that time, most valuable official documents are annually published; he has been allowed to call in to his aid all the special talent in the kingdom; and investigations, most important not only to the State; but to the cause of science, are annually published. In one of these reports, Mr.

Simon says that "one-third of the deaths which occur in England are preventable, even with our present knowledge."

The economy as well as the humanity of a system of hygiene, which a sound plan of Sanitary Statistics would develop, must be apparent to the most superficial observer, if we look back to the fearful epidemic visitations of Asiatic cholera, Irish Emigrant or Ship Fever, small-pox, \&c., which have repeatedly desolated our shores. These deadly invasions have been far more fatal, and infinitely more costly than any that war has ever produced. The most disastrous of the wars of the Greeks in times past, or of the Turks and Russians in the Crimea more recently, or, still later, of the fratricidal combatants in the neighboring republic, cannot compare with the slaughter and ruin occasioned by the Irish Emigrant or Ship Fever of 1847.

The number of emigrants who arrived in Canada in 1847 was 98,106 ; of the large number who died at sea we have no available statistics or record. From the best returns attainable, from official and other sources, it would appear that out of these 98,106 , upwards of 11,000 persons died at Grosse Isle, Quebec, and Montreal ; but the want of reliable information prevents us from saying how many died on their way to their proposed homes. However, it has been closely calculated, and may fairly be concluded, that of those who left the shores of Great Britain and Ireland in 1847 , upwards of 60 per cent. perished from the fever.

In 1832, 1834 and 1854 , Asiatic Cholera invaded this Dominion from the east by the River St. Lawerence, and in 1849,1851 , and 1852 , from the south and west through the United States of America. Had we possessed effective and scientific sanitary laws at the aforementioned period of time, tens of thousands of valuable lives would have been saved to Canada, and millions of dollars to the public chest as well as to benevolent individuals.

The correctness of this statement is confirmed by the report of a commission appointed by the Government of Lower Canada, in response to a memorial from our Chairman, Dr. Marsden, asking for an enquiry into the manner in which Asiatic Cholera was introduced into Canada in 1854 , and pledging himself to
prove to the satisfaction of the Commission if appointed, that Astatic Cholera had been imported into Canada, and had been transmitted throughout the length and breadth of the land, by and through persons infected at the Grosse Isle Quarantine Station.

Three genclemen were appointed to investigate and report, and were empowered to examine witnesses under oath. The Commission was composed of two medical gentlemen of higi professional standing, and an eminent lawyer-since a judge. They entered zealously upon their duties and their report confirmed in every particular the charges brought by Dr. Marsden against the Quarantine authorities. This document, which is now in the possession of the Federal Government, is one of the most able and valuable reports ever composed on this subject; the publication of which, even now, would greatly tend to the advancement of sanitary science."

Then followed a series of suggestions as to the manner of collecting Santary Statrstics, somewhat similar to those given by Dr. Geo. A. Baynes in his evidence before the Committee of the Local Legislature of Quebec last year, which were adopted.
" The Government should appoint qualified statists, whose duty it shall be to recenve the monthly returns of the bealth officers, or other persons appointed to send said returns, and to compare, examine, tabulate, and report on the foregoing returns, and issue them from a central Bureau of Sanitary Statistics at Ottawa; the duties of which shall be the exclusive collection of such statistics as would attain the required object.

The result of the establishment of such a bureau would furnish authentic tabulated statements of the health of the Dominion, which would be circulated everywhere, and would be a thorough stimulant to Santary Science, educating people in the laws for preserving life.

The mortality of the City of London may be cited as a further proof of the value of santary legislation, where the mortality has been reduced from 42 per 1000 when the population was only 530,000 , to 22 per 1000 , at the present time, with a population of $3,000,000$. Moreover, in twenty-five towns in England,
examined by Dr. Buchanan, one of the visitung medical officers a few years since, it was found that "in some of these towns (through sanitary administration), the general death rate had been lowered over 20 per cent; while in nine of them the number of deaths from enteric or typhoid fever was diminished over ro per cent., and in ten others, from 33 to 50 per cent."

Calcutta also exhibits a remarkable diminution in the rate of mortality in its sanitary returns for $1871-1873$. Five years ago the deaths were 20,000 per annum ; they. are now said to be reduced one-half. This astonishing improvement is attributed to strict attention to anitary measures which have converted the city from an undrained and pestilential hole into a well-drained place, with a water supply far better than that of London, and as good as that of Glasgow. Strong measures were taken in the city to make the registration of deaths compulsory, and the mortuary returns are now properly and regularly supplied.

In the State of Massachusetts there has been a reduction in the death-rate of 15 per cent., attributable to wise legislative enactments. Nor is Massachusetts alone. In Michigan, as far back as ten years ago, the same course of legislation led to the gratifying result of 16 per cent. diminution in the death-rate in those years. Other States are following the same example.

Colorado, for instance, a few years since agitated this subject by addressing circulars to all the leading medical men in the United States and Canada, embodying a set of sanitary queries, and showing the comparative advantages of that territory for healthy settlement. This had the effect of attracting emigrants and settlers from all quarters of the couniry, including Canada, thus peopling it, greatly to the detriment and cost of Canada. By means such as these, the Gevernment Health Officer or statist would he enabled to tabulate all mortality statistics in such a manner as would show the connection between the deathrate and the sanitary or unsanitary conditions of various parts of the country, the prevalence of any particular diseases in certain areas, and so on,

These data, fragmentary though they be, will suffice to show not only the necessity of constant and systematic attention on
the part of the Government to the vital statistics of the Province, but also the immense assistance which a logical use of them will afford them in estimating rightly the separate or combined influences of avoidable or removable causes of death.

It is imposstble to compute the annual loss to Canada through deaths from preventable causes, but it may safely be estimated at many millions of dollars. Much money is annually spent in promoting and forwarding immigration to this country, as the Legislature are alive to the necessity of developing the country, which can only be done by increasing the population. Yet, owing to deficient sanitary measures, and want of reliable statistical reports, the advantages gained by immigration are, to a great extent, counterbalanced by our not taking care of the population we already have. Legislation on this subject would be a stimulus to the medical officers of health te show a low death-rate for their district, especially if that death-rate was examined at a Government bureau, and compared with that of other places. 'If an undue mortality in any place called for an explanation from the medical officer of health as to the cause of the high mortality, and he were eequired to look into the matter and have the cause remedied, of course the medical officer should have power to summon those who, for their own convenience or gain, are breaking the laws made by the Legislature for the preservation of health.

Had time permitted, your Committee might have extended this Report to any length by citing facts in support of the principles herein laid down. These, however, are unnecessary, and would only have had the effect of exhausting the time and patience of this Honorable House without strengthening the selfevident proposition laid down in a speech delivered at Manchester by the British Premier, Mr. Disraeli, that "The first consideration of a Ministry should be the health of the people."

## Sumtury ghepoxts.

## MORTALITY OF THE CITY AND SUBURBS OF MONTREAL, FOR MARCH, $1 \$ 76$.



MORTALITY OF TIIE CITY AND SLBLRBS OF MUNIREAL.-(Con).



Barometer reading; reduced to sea-level and temperature of $32^{\circ}$ Fahr. + Pressure of vapor in inches mercury. $\ddagger$ Humidity, relative Satumtion, 100. $\$$ Observed. Ten inches of snow is tahen as equal to one unch of water.

Mean temperature of month, 24.56 . Mean of maxima and mimma temperature, 2467 . Greatest heat was 52.0 on the 7 th ; greatest cold was 3.6 below $z e r o$ on the $19 t h,-$ giving a range of temperature for the month of 55.6 degrees. Gresteat range of the thermumeter in one day was 52.5 , on the 16 th; least range was 4.9 degree, on the list. Mean range for the month was 13.4 degrees. Mean height of the barometer was 20.9611 . Highest reading was 30.486 on the 15 th. Lowest reading was 29.199 , on the 29th, giving a range of 1.278 inches. Mean elastic force of vapor in the atmosphere was equal to .1ro7 inches of mercury. Mean relative humidity was 76.9. Maxmun relative humidity was 199 on the 21 ct . Minimum relative humidity was 42 on the 3 rd. Mean velocity of the wind was 15.46 miles per hour ; greatest mileage in one hour was 49 on the 13 th. Greatest velocity was $52 \mathrm{~m} . \mathrm{p} . \mathrm{h}$. on the 13 th. Mean direction of the wind, West. Mean of sky clouded was 71 per cent.

Rain fell on 5 days. Snow fell on 17 days, Rain or snow fell on $x 9$ days. Total rainfall, 0.74 inches. Total snowfall, 45.6 inches. Total precipitation in inches of water, $5 \cdot 30$.

# MEETING OF THE CITIZENS' PUBLIC HEALTH ASSOCIATION. 

Hrld Friday, March 3 ist.

(Dr. J. Baker Edward in the Chair.)
The Secretary, Dr. Geo. A. Baynes, read the minutes of the last meeting, which were confirmed. He then read several communications, one of which was an official notification from Peter Redpath, Esq., the Treasurer of the .Association, to the effect that the funds of the Association were completely exhausted, and if the Society was to continue its useful operations in an effective manner, more funds would be required. Dr. Baynes stated that out of the 500 who had signed their names and signified their intention to support the Association, only a small percentage had paid their annual subscription.

Mr. Springle proposed :-" That a meeting of the council be called to take into consideration the financial state of the Society." This motion was seconded and carried.

Dr. Donald Baynes was then called upon to read his paperon House Ventilation, etc.

He gave a description of Banners Trap and Cowl as showed at the Social Science Congress at Brighton. The usual discussion then followed. His Worship the Mayor, Dr. Carpenter, Mr. Springle and others taking part in the discussion. The action of the cowl in ventilating houses seemed to be generally approved, in fact. His Worship said he though it was the best appliance that he had seen for ventilating purposes.

The Secretary then read a letter from F. N. Boxer, Esq., making a donation of the "Mechanics Magazine" to the Society's Library.

A vote of thanks was given to the donor of the "Magazine," and to the reader of the paper. The Chairman then closed the meeting.

## (1) oresppomenter.

To the Eititor of the Public Health Mragazine :-
Dear Sik,-I would solicit space in your valuable journal, in reply to a note at the foot of the able paper contributed by Dr. Rourke, in order to correct some statements made in criticising the plan I have proposed for utilizing the rain and snow fall in flushing the sewers and ventilating the same. The learned Doctor has fallen into two errors, and controverts two propositions entirely the reverse of the case in point:-First, the system I propose is nearly identical with that carried out with such beneficial results by Dr. Carpenter at Croydon ; and if the learned Doctor will substitute " beneficial " for "baneful," his statement would be more correct.

My knowledge of this is only due to Dr. Rourke's remarks, as previously I was not aware of the sameness of the schemes until my attention was called to the subject, and on referring to the Allantic Monthly for October 1875, page 441, after careful perusal, 1 find the Doctor entirely in error. Therein he will find the principle the same as advocated by Professor Godirey and myself.

Error second:-The Doctor says I wish to take a disgusting drain pipe up through the centre of his dwellings, he seemingly being oblivious of the fact that one at least of these disgusting soilpipes is already in his dweliing, and that the termination of the sewer in the street is within a few feet of his sleeping apartments. My plan only proposes to carry this disgusting soilpipe up through the roof instead of terminating in his bathroom and water closet. Which will he prefer?

Had the Doctor taken the trouble to examine either Professor Godfrey's or my own plan, (which were on view at the time the Professor read his paper), and attended to the lucid explanation then given, he could not have fallen into such errors.

Referring to the Dotor's remarks anent expense, this item is of the least importance. I will endeavot to show him that he again labors under a misappechention:

As already stated, I intend coatinuing the suil-pipe up through the roof instead of terminating it in the closet or bath-room. I suppose that five dollars would in most cases cover all the eatra expense on each house. To show that the Douior dues not apprehend the argument, he pesesum.s that all the spouts and gutters now on the house are required in my phan, while the reverse is the case, they are entircly dispeneed with, thas saving all the imaginary thousands of fec: of piping, gutters, et .., which would be equal to $\$ 50$ on each of his twenty house., or $\$ 1,020$ in all, while by the plan proposed, say $\$ 5$ on each house$\$ 100$ for twenty houses, there will be a saving oi $\$ y 00$, quite a considetation in these hard times. An eminent athitect of this city mforms me that there will be no additional expense incurred in building a roof on the plan proposed.

Regardang the effect of frost in winter, there is no proof as yet that any sach pipes properly constructed have frozea, although the premises have been unoccupied, on the contrasy, I have in my possession assurances frum practical men beariag me out in all I claim on this point. Several failures in this respect I know of,-in every case caused by impruper constra_tion; also, be it remembered that the houses unoccapied in winter, constructed on the old plan, unles: cared for, are liable to barsting of pipes, cisterns, etc., which I have experienced to my cost this winter; therefure th.s should not lee a serious objection, as an empty house is nut the normal condition of things, but the reverse in this city. Thanking you for the courtesy extended, I remain

Yours respectfully,
Jno. C. MrLazen

Montral, March 27th, 1876 .

## ODIYU゙AKY.

We feel deeply the sad ohligation that now devolves on us 'of having to record the death of that able and much loved sciuntist, Edmund Alexander Parkes. He was born near lirmingham and received hiv eduration at the Bhecoat School, whire Coleridge, Charles I, amb and many other famous men received tineirs. He was a distinguished student at Unversity College Hoppital, and while a viudent he assisted his uncle, Dr. Anthony Todd Thompson in his laboraory. At a later period he lectured for him on Materia Medica and Medical Jurisprudence. Honors fell upon him at the London Vinversity when he passed his first M. B. examination in $\mathrm{S}_{4}$; he was exhibtioner and medalist in Anatomy and Phy , iology, the same in Chemistry, medalist in Materia Medica; he was also medalist in Physiology and Comparative Anatomy, and took honors in medicine in 1841, when he took his M.B. degree.

Dr. Parkes entered the army in 18.42, as assistant surgeon in the $3_{4}$ th Regt., but resigated in $1 S_{45}$; went to India and there made a serice of Pathological observation on dysentery. At the time of the Crimean war he was selected by the Government to organize and condact a hospital whith he establishod at Renkion on the asiatic bank of the Dardanelles. Upon the rounding of the present Army Medial School, he was appointed to the char of Hygiene, and certainly, as results have shewn, there was no one so well fitted to fill it as Dr. Parkes. It would be mpossible to describe this man's indomitaile energy and conscrentious character better than Dr. Reynolds did on Firiday the 24th March, to his class at University. He summed up as follows:
"A man honest, earnest, and ingenious in his work; with love of truth, for its own sake and for the sake of man; untiring in his industry; unsurpassed in shill, whether in divis ng new, or in utilising and correcting old methods of inquiry; patient $n$ research, and accurate in the statement of its results; with his eyes always open to new light, and a mind richly stored with all the knowledge of past labor in our own and in other lands; he served his profession and his country, and has left behnd him works that will be refer rel to and employed fos many years to come.
"But it would be to say little of Dr. Parkes to say but this. His character and conduct were such as to inspire those about him with a contagion of like activity ; and though none may have been his equal, many have been stirred by his example to follow in his steps, and go on their ways with a vigour and honesty which carry with them their own reward.
"But still futher, there was a beauty in his life whach carried even thuse who knew him but casually and slighty into a new range of fecling, not mercly of admination, but of aflection, and which, in all who hew him well, was tansfumed intu a tender and vencrating love.
"A former collcague of his said to me many jears ago, - Parkes has but one fault-if fault it may be called-that he camot believe that thete as anyone in this world nut as goud as himself.' diauther carly friend and colleague said to me quite recentl, ' He was nearei to perfection that any man I ever met with.' $\Lambda$ pupil of his, and one of my present culleagues, sadd to me some jears ago, 'I never went round the wards of the huspital with Dr. Parkes without wishing to be a better man, and not only so, but I felt that I might become such.
"No nobler testimonies than these can be luorne to any teacher, any man. To create the desire for goo wess. and to inspire the hope and belief that it may be appruxiusated, even if not attaincal to the degree that he had reached, is that beyond which human character can scarcely pass. Not many hours ocfure his death I told :im of what my culleague had sadid, and his reply was, 'Thanh you, very much, I camot thll you low it cheers me.' And then he closed his ejes, and lay bnch upon his pillow, and said 'Farewell.' Ifis face was calm and peaceful, and he said, 'I shall slecp.' I watched him for a few moments as he lay, with closed eyes and tranquil louk, ant thought that nothing so beautiful I had ever seen. White as the pillow on which his head was restmg, there was mote than ideal Leauty in his face, for it was the real and still living clothing of the hoart and mind of one whose, memories of past and blameless lift had given him perfect peace, and whose faultless heart was strungthened $\mathrm{b}_{5}$, as lie told me, his cunfident belief in the Eternal Life. In the cumbination of moral, mental, and physical beauty, Dr. Parics was to my hnuwdedge never equalled, to my belicf camot be surpassed. Pure as a sunbeam, strung as a man, tender as a woman, keen as any scientist to unravel the hidden myster,es of life in its minutest detail of chemical and physiulugical research, jet pratical in the application of his hnowledge to the cleansing of adrain or the lightening of a knapsach, he made the word much ticher by his life, much poorer by his death. I can wish for jou nuthing better in this wolld than to live as he has lived, honumed and Leluved by all who knew him, and to die as ne has died, to the surrow of those whom he and you may leave bchind, but yet a sorrow tempered and softened by the gratitude we ought to feel that " such as these have lived and died."

## POBLIC HEAL'PH MAGAZINE.

## MAX, 886.

## SANITARY STATISTICS.

We are very glad that so mech discussion has been held, and that the press, both secular and proiessional, in the Dominion, have used their columns in the free criticis.n of Dr. Brouse's endeavor to obtain legislative action in the all important matter of Sanitary Statistics. We are convinced that the more it is discussed and criticised the more the result must end in obtaining the nequiescence of all thinking men on this subject, and therefore tend more than any thing else to bring about its consummation. Meanwhile it is certainly the duty of all who wish well to the manly effott lately made to extract from the Commons of the Dominion legishative power to prucure reliable statistics on this subject, to use their best endeavors to support the arguments so ably set before the House, and to seek to ...ite those criticisms which have been liberally poured against them. 'Ve suppose that all will agree that by some means or other the end sought is desirable, viz., to arrive at reliable statistics about the health of the country, and therefore the only question that arises is the best mode of attaining them. We are free to confess that we con-* sider Dr. Brouse's speech before the Commons of Canada, when demanding at: enquiry oy Committec into the advisability and feasibility of establishing a Burcau of Sanitary Statistics and inggiene Science, to have been a most able and deeply interestung one, and its weeght and influence were felt; it was a carefully digested exposition of his views, and contained matter of vital importance for this or any other country that is seeking samtary reform. As to the examples instanced, and the manner our

- own City of Muntreal came in for its share of stigma, befure we denounce the assertions of Dr. Brouse, let us ingenuously and candidly examine his statements. Di. Brouse says.-" He wo Id next turn to the Dominion of Canada and take first the City of Montreal.... the death-1ate in Montied was 3 S, but he was inclined to think that it exceeded 40 per 1,000 . Montreal was most favorably situated; but, nutwithotandang tum. tati, ins death-rate was 20 per cent. greates than that of the crumded City of London."

Nuw, though one of our contemporary editors denies this, yet we must say that what Dr. Biouse stated is perfectly correct, and is "borne out by facts." We need not go back so far as 187r, but we will take last year alone, and we will give every advantage to our contemporary by placiag the pupulation at a figure we are sure we have not yet attdined, viL., 150,000 . We had last year 6,3 II deaths from all causes, which will give the enormous percentage per 1,000 of 42 and a fraction. The average death-rate of London is 22 per $\mathrm{x}, \mathrm{oou}$, so that Dr. Jruuse was perfectly correct in stating that the death-1ate of Montieal was " 20 per mil. greater than the crowded city of London." We feel ashamed to have to acknowledge this fact in regad to our fair city; but, in justice to Dr. Brouse, we cannut deny it.

The Canada Meclical and Surgical fournal, fcelng that even the percen arye at which it places the death-rate of Muntreal needs some apology, says:-
"It must be stated that we in this city suffer from a plethora of charitable institutiuns. The citizens are wealthy and hberal, and we see on all sides rising heavenward the minarets of good substantial churches, hospitals, homes, and pourhouses-what more natural than that these institutions should attract the sick and destitute of uther parts of the country, a cesain pruportion of whom die and are buried in one or other of out cemeteries. The actural and positive death rate of the City of Muntreal is not really attainable, fiom the defective character of our returns."

But let us ask ourselves, cannut the same thung ive stated, and in avery much latger degree of Londun, with which ou, city is relatively compared, that it also "suffers from a plethora of charitalie institutions.". We quite agree with our cuntempurary that sanitary science is all very well, but santary facts will be
far more useful ; and if the Bureau of Statistics can, with a proper and rigid Registration Act, draw, year by year, a comparison between the mortality of any two places throughout the Dominion of Canada, much good will result, and we will then be in a position to seek out the causes of an increased death rate in any particular section of the country with a view to its removal. The concluding remarks of Dr. Brouse, regarding the subject from a dinancial standpoint, are exceedingly telling, and prove that a nation loses in wealth as sie suffers in health,-an argument demonstrated as true individually, and therefore collectively. He says:-
"There were three considerations involved in the question before the House. They were life, health and money. With regard to the first, Dr. Simion said in his valuable life report, 'That one-third of the deaths in England could be prevented.' There was a population of $4,000,000$ in Canada, and taking the death rate as 30 in 1,000 there would be 120,000 deaths, one-third of which, 40,000 , would be preventable deaths. He was willing to take 15,000 as the number of preventable deaths, and he was satisfied that that estimate could not be questioned. They were very anxious to attract emigration to our Canadian shores and spent a good deal for that purpose; but they had a preventable death rate greater than the enti.e emigration remaining in Canada. When so much money was spent in attracting strangers to Canada, ? should they not be as anxious to protect the lives of those near iy and dear to them, and be equally ready to enter upon a similar expenditure for that purpose? With regard to the second point, health, it had be u shown that for every death there were 20 cases of severe sickness. That gave, with 15,000 deaths, 309,000 severe cases of sickness which might have been avoided if sanitary measures had been properly understood and carried into effect in the Dominion. Each death, according to English statistics, implied an average of 20 days of sickness, which, taking the number of preventable deaths in the Dominion as 15,100 , gave $11,000.000$ days of preventable sickness. The returns published in Europe showed about 8 days' sickness yearly to each individual, one-third of which was preventable. That would be 6 days to each person, but taking as the lowest estimate, 3 days, that would give $12,000,000$ days of sickness that could be prevented. The two methods came within a fraction of each other. Now, there was also a money consideration in this matter. It had been shown that the average cost of each case of sickness was $\$ 40$, and they had 15,000 preventable deaths in this country. Twentyseven cases of sickness to each death gave 300,000 severe cases
of sickness, which, at $\$ 40$ each, would give the sum of $\$ 12,000,000$ expet.ied yearly, which might be prevented if proper sanitary precautions were taken. Again, it was allowed that funerals cost generally $\$ 20$ each. That would give another preventable expenditure of $\$ 6,000,000$. It had been estimated that each individual life was worth $\$ 50$ per year, mahing the value of each aduit life to be $\$ 1,000$. The total loss to the Dominion by these preventable deaths was $\$ 750,000$. There was also a large amount
"ring which could have been presented; and crime being alt of poverty, which was bred by sickness, it was necessary
ake these circumstances into consideration in order to come at a proper estimate of the value of health. He knew that it was a difficult matter to approach the Government on these questions. The loss of an individual was simply regarded as such, and he appealed to the Huuse and Guvernment to take this matter into serious considenation and to legislate for the general gool of the country. He hnew that some would say that it should be left to the physician; but this he denici. It was not his duty to prevent, but to heal diseases, saciificing at times his health and life tor the benefit of his fellow-creatures; but it was the duty of the statesman and philanthrupist to initiate sanitay measures in this relation. It cuuld not be said that uur climate was not favoidlle to longevity, for the Blue Book just placed in his hands had convinced him, as he thought it would every hun. member, that no country in the world occupied a better pusition in this respect. The returns showed that 3,000 veterans of $7 S$ years of age were now living, though at the time of the war of $1 S_{12}$, the pupulation of Ontario only numbered 32,000; and this circumstance could not be paralleled.
" Hedid not v ish to prevent Local Governments from taking action as well, but with this he did not think that a burealu of santary science wuuld iaterfere. They simply asked fur some central point, where they might receive al! information relating to diseases peculiar to our climate and soil, and everything in this regard concerning the chiluren on the streets, the artisans in their workshups, the thieves in their prisons, the insane in their asylums, etc. The Government should legislate if possible to protect the health of the people, and to preserve human life."


We visited, at the invitation of Rev. R. P. Duclos, and thoroughly examined the French Protestant Ladies' College at St. Hyacinthe, Province of Quebec, of which the above picture is a very fair representation. It is a large and commodious kuilding, three stories high, built of brick eighteen inches thick. It is in two parts; one the main building, facing the south on Montdor street. This part is used by the Principal and family as a dwelling house, and, when required, there are vacant rooms that can be made use of for pupils. Adjoining this is the new wing, which is the College pioper ; ite size is $88 \times 140$, and it is approached by Laframboise street, the main street of the town. It is bounded on the north by Prete street, on the south by the older building and Montdor street, on the east by a large garden and playground and William strect, and on the west by Gerourd street. The situation is airy and convenient to the railway station, and, being in the centre of the town, is quite accessible for day pupils. Opposite and just across Gerourd street, in a sou'-westerly direc-
tion, the ground is to be laid out in a fine Park by the Tuwn Council, who have also provided for cleanliness by constructing a fine watet supply to the town. It has alsu becn. iately supplied with sewers in the main streets. The Cuuncil have given leave to the Canadian Gas Lighting Company to lay pipes for the supply of gas, ane are improving the already beautiful little town by the introduction of all the late Scientific Sanitary appliances. The town is admirably situated for the support of an institution such as this, from its centialization, affording easy access to all parts of the Doniition, and its elevated and necessarily healthy situation, having he beautiful river Iamaska flowing past its western border, secures its salubrity. Much more might be added in praise of the town itself, but enough has been said to guarantee the healthiness of the locality to students attending the College. We will now pass to the description of the College wing, where all the class rooms are, and in which the students live. Upon entering by the main door from Gerourd street, we find uurselve's in a large hall, to the right of which are two commodious reception rooms, each IS $\times 20$, well furnished, bright and ary. From the hall you ascend a broad staircase to the second that, which has a passage running the whule length of the buildung, 140 feet. On each side of this passage are duors to the sleeping apartments (seventeen in number)-these are all warmed and well lighted, and from the windows on the cast side you ubtain a very extended and beautiful view of the surrounding cuuntry across the river. The story above this is divided in the same way with equally good sleeping apartments and sitting rooms. The end of each passage leads to the closets, which are separately built from the main building and are fitted up with double doors of exit and entrance (this is especially a very valuable precaution, as much disease and sichness might ensue if these preventative measures were absent). Returning to the main hall, and passing along the passage, we enter to the right a class room for the senior students, furnished with suitable desks and chairs of the proper height and inclination-this room is also well lighted. Passing through this class ruym we enter a second for jumior girls, and further on a third foi those in the
preparatory class-both of which are fitted up to suit the size and ages of the pupils. From the senior class room you enter the chapel house, well suited for the purpose for which it was intended. Descending into the basement by a stair beneath the main staircase, we enter through an ante-room or pantry, the dining room, $30 \times 40$. This has three long dining-tables in it, which, when we examined the roon, were laid for tea; everything looked clean, and the food substantial and good. Leaving this room we passed through the ante-room, or pantry, to the kitchen, which was clean and appeared to be well conducted. From this we looked into the cellars, for coal, wood, vegetables, \&c.,-all of which were admirably fitted for the storeroom of kitchen necessaries.

We understand the following improvements are to be made this coming summer, as recommended by Dr. Gen. A. Baynes:-

A ventilating shaft is to be erected f.om the basement up through the tower, and surmounted by one of Banner's ventilation cowis. Into this vertical shaft, horizontal shafts are to be rum on each flat from end to end of the building, with valves, at convenient distances, that can be opened or closed at will, (for the escape of the noxious gases generated) without draught or inconvenience to the occupants. In short, Banner's complete system of school ventilation is to be applied.

The heating is to be done by steam radiators, distributed through the house in proper positions. Water, both hot and cold, is also to be carried into every flat by iron pipes, together with plunge baths, and all modern conveniences. Good tile drains are to be laid in connection with the town sewers, and petroleum gas is to be introduced by the Canadian Gas Lighting Company to the whole town as well as to this school. In short this College is destined to be one of the best equipped in the Dominion, and should be well supported.

## PHYSICAL EDUCATION OF GIRLS.

Let those mothers who are afraid to trust to Nature for the strengthening and development of the limbs and spines of their daughters, attend to facts, and their fears will vanish. It is nuturious that most of the giils who, in opposition tu the laws of nature, are encased in stays and get insufficient exercise, Lecome deformed-while among boys, who are left to acquire strength and symmetry from unrestrained muscular action, defurmity is eatremely rare. In the girls the pressure of stays impedes the flow of blood to the muscles, which, being therefure imperfectly nourished, waste away. They become pale and flabby, and suffer a diminution of their contractile power. They are no longer able to hold the trunk erect, and spinal deformity necessarily er.sues. To produce this result, a degree of pressure is sufficient, far below what is requisite to cause disturtion of the chest and compression of the respiratory and digestive organs.

In a school of young ladies, containing forty pupils, it was discuvered, on an examination by Sir John Forbes, that only two of those who had been resident in it for two years had staight spines; while uut of an equal number of buy s , imperfect as their excruise often is, it would be difficult to discover as many whose spines ate crooked. Here, then, is ample proof that stays and want of exercise, so far from contributing to an elegant carriage, are directly opposed to its acquisition; and that disuse of stays and indulgence in exercise, (even when not carried su far as the wants of the system require), instead of being hurtful to the spine, are largely conducive to its strength and security. Xet such is the dominion of prejudice and habit, that, with these results meeting our observation in every quarter, we continue to make as great a distinction between the physical education of boys and girls as if they belonged to different orders of beings:

Spinal defurmity may arise either from habitual indulgence in a faulty pusture, (as in writing or drawing), or from muscular weakness, caused by deficient exercise, the use of stays, \&c. In the furmer case, the spinal column being bent to une side, retains,
for hours at a time, in a state of tension, the muscles of the opposite side, which thus seems to become elongated, and they are unable to contract with sufficient power to hold the spinal column stranght when an exact posture is attempted to be resumed. When the cause of the deformity is general weakness of the muscles, the determination of the leaning to one side or the other is usually dependent on the habitual employment of the girl. In both cases the result is equally to be deplored; and we make this carnest appeal to mothers because in truth it is they who are responsible to God and man fur the suffering thus entailed upon their children. Let them listen to the expostulation of one of their own sex, whose worth and talents entitle her to be heard with respect: "We are now so much ascustomed to see delicate women," says Madame Necker de Saussure, "that from want of good models, the ideal of a good figure has altogether disappeared from the imagination of many. What features do we boast of in romance' Is it dazzling freshness, or the graceful clasticity and vivacity of youth? No, it is a fragile airy form, a sylph-like figure, an interesting paleness occasionally relieved by a tinge of carnation. Is it an expressive look, softly shaded by melancholy " But the mest of these indications are precisely those of feeble health. Extreme delicacy of form, a color which comes and goes, and a langour of expression forbode nothing good for the future mother or wife, called upon perhaps to aid her husband in adversity. And yet, in the meantime, pictures of this kind fascinate the imagination of a young girl, and even of a mother, and make them afraid of injuring charms so seductive. One girl will not eat for fear of becoming too stout; another will not walk lest her foot should become too large. What miserable folly !"

## 廡liscellwneons Selections.

## USES AND ABUSES OF LIFE INSURANCE.

BY A. H. DANA, ESQ.<br>——<br>- (Continued from Aase387.)

III. Working of the System as Apfecting Insurbrs and Insured.-It is quite apparent that business dune in this country upon the English graduation of premiums, must tend to a largely disproportionate profit of insurance companies. Accordingly it will be found that there has been a swift accumulation of capital or reserved fund by companies that have been well managed, to an enurmous amount. So it was in England while the higher rates of prmium tabulated by Dr. Price were received, and so far as those rates are sthli demarded, there must be the same continuing result.

It might be inferred from this that the English companics, which became very numerous in consequence of the suciess of the Equitable Insurance Company, for which Dr. Price prepared the tables, must have prospered, whereas it was stated in 1867 that within twenty-three years prior thereto 240 companies had gone out of existence, there being at that time only 117 extant. ${ }^{*}$ But it has been shown that the cause of failures was not in any instance the want of profit, but reckless extravagance in the management of husiness. Herein is the chief objection to profit beyund what is required to meet payment of death claims. The accumulation is reyarded, not as it would be if it belunged to a man's-pravate furtune, but bcing a trust fund and belonging to others, it is less likely to be guarded from diversion to cullateral purpuses. Practically such funds, when there is no individual respunsibility, are dealt with like public moneys, from which it is deemed fair to get large emoluments. Hence, being in the hands of ufficers who can protect themselvec by a curpurate vote, the assets are in the first place subjected to the tax of large


[^0]or friends are too apt to get the use of them for their own private speculations.

Ohserve now the extent of accumulations and the method of investments in this country. In December, 1572 , it appeared that the aggregate of assets cuntrolled by New York companies was $\$ 350,000,000$, and the yearly income above $\$ 100,000,000$. ${ }^{*}$ It was also a subject of comment in the newspapers at that time that great furtunes had been acquired by those hulding official positions, and that even agents realized large incurnes-from $\$ 10,000$ to $\$ 20,000$ not being fare; that within five years (186\% 1871) such agents had received in New lork, for commissions alone, an aggregate of $\$ 40,000,000$, while during the same period the cumpanies paid only $\$ 75,000,000$ for lusses. Another statement was made about the same time, that the receipts of the Mutual Life Insurance Co.npany, of New Yoth, had, up to January, 1872 , been upwards of $\$ 100,000,000$, and that the disbursements for death claims had been only $\$ 16,954,557$, leasing $\$ 85,35 \$, 000$ for profits. How much of this was expended for s.aluries was nut stated-nor how much for dividend to puituy holders. The practice of that company has been arbitrary, fol at long time they paid no dividend at all till the policy fell due, and if, in the mean time, there had been a failure to pay a single premium, there was a forfeiture not only of the policy, but of all dividends which had accrued prior thereto. Afterwards they adopted the practice which had been introduced by uther inutual companies, uf paying a certain pioportion of dividends, but the amount has never been according to a settled rule, or at least none known to pulicy holders. In the meantime salaries have been augmented, and yet, notwithstanding these, and the enormous amount of commissiuns paid to agents, the assets of that company, as last reported ( 1875 ), had reached the almust incredible sum of $\$ 72,130,493 . \dagger$

[^1]Other companies have been equaly arbitraty in respect to dividend. It is with all of them simply what is voted to be paid. It might be thought that policy holders would be ready to vote themselves liberal dividends. But here comes in a mode of managing such institutions that neurralizes the action of policy holders in their own behalf, viz. . that the managing officers hold the proxies of most of the insured and are sufficient. ly skilled in this vital part of their business to keep the control, aud defy any danger of adverse combination. But again, a certain proportion of stockhulders have taken pulicies merely as an investment, and it is their interest that dividends should not be largely made. What is saved will be added to the final dividends of the great policy holders.

Whence has come this vast accumulation of assets? The public do nut discriminate between assets thus held by ansurance companies, and the capital of banks and uthcr institutions actrally paid in by the stockholders. Who reffects that the former are made up largely from the contributions of a class who have derived no pecuniary benefit from their pulicies, thuse who have been unable to continue the payment of premiums, and have had to sub. mit to forfeiture, and those who have held policies for a limited term which has expired?

No equitable arrangement has ever been presuribed (I mean under any legal sanction) for the surrender of pulicies when the oucasion for continuing them has ceasel, or the hulder has become unable to pay the premium. The companies do, indeed, profess a very kind regard for the pulicy holder, and to be willing at any time to receive a surnender upon a valuation of the policy.

Let a man ask what is the value-he will be referred to the actuary, who will go into profuund mathematical calculations incomprehensible to the pulicy holder, but the result of which

[^2]will be about as satisfactory as the cash saluation by a Jew pawnbroker of old clothes offered by a needy vender. Some of the companies go besond this, by a benevolent offer to allow something upon a forfeited policy. Mark this, however, that no such obligation is assumed in the policy itself, and if any unfortunate policy holder sinall come after the day when his premum has been left unpaid, he will find a still nore meagre amount of value than in the case of a subsisting policy, even if a company should heep up any pretense of paying a value which it is not obliged to pay.
IV. Remedial. Mansures.-By a law of the State of Massachussetts, passed in IS61, provision is made for a temporary continuation of a policy when the premium has been left unpaud, by applying three-fourths of the net value of the policy as calculated by actuaries, deducting all indebtedness, as a premium for temporary insurance the term to be determined according to the agg of the party at the time of default in payment of premium. In cass of death of the party insured within the extended term, the whole amount of the policy is to be paid with the deducton of the premiums forborne, or which should have been paid. This is ..an equitable safeguard against many cases of loss accrumg soon after the lapse of a policy. I don't understand how the law is constructed in Massachussetts in respect to a continuation beyond the term to which the net value of the pulicy applies as a premium-that is to say, whether the insured can heep it in force for a longer periud by renewing payments of piemium. Probably further legislation will be found necessary for the more perfect accomplishment of the object had in view.

A more effectual benefit to the larger number in the community would be a reduction of the premium to the real standard of risk, so as not to straiten unnecessarily the large class who ought to be insured, but whose limited means are inadequate at the present rates. That such a change will, at some future time, be brought about, I venture to predict, but how soon is exceedingly questiomable. A reauction was proposed by the officers of the Mutual Life Insuatance in November, $\mathrm{I}_{72}$, but was vehemently opposed by old policy holders (for reasons which I have before adverted to), and also by other companies, and the pruject was, after an acrimonious discussion, abandoned.-The Samitarian.

[^3]
## TIIE DISPOSAL OF THE DEAD.

In his anmual report on the mortality in Eng!and, Just isured, the Registrar-General enters at some length into the consuderation of the disposal of the dead. Dismissing embalmung as a failure, and murever as forbiden by nature, Dr. Fart reviews the system of cremation adrocated by Sir Henry Thompson and combated by Dr. Holland, the Medical Inspector of Burals. On the whole, the Registrat-General seems about equally balanced in favor of burial and cremation. IIe says:-
"In comparing the two methots, their cost in ceremonaland monuments may be set down as equal, it may be ecther great or small, but the indispensable outhay in mhamation and cremation will differ to an catent that experience alone can determine. On the side of the public health crematicn has tie best of it; it destroys the geims of aymutic diseases, of offense, and of corruption at unce. It is especially sutable to the dead by epudemical diseases. The present abuses of a bariarous bural system must cease. But there is no reason why a well-devised nhumation and perfected c:emation should nut go on sade by side; the one or the other being adopted so as to meet the exigency pfeacia case, creed, place and climate. Habits change slowly, and if trials are made experience will decide. Neither of tise systems when once in use will excite i.. common minds nore repuguance than Nature, desitag her creatures to love hife, has thrown over the contemplation of dissolution. Some wili: prefer a house of rest in the earth; others a home in the sky. It is easily conceisable that a woman of refined inind might choose cremation to escape what she dreads of worms, mould, eremacusis, putrefaction, or any kind of profanation. The question of anterment is, as the pupalation increases, becomang every day more urgent; it is not a mere question of sectarian grievance ; it is a prime question of public health. Caurchyards infect cittes. Burial must be shorn of its dingers. It is vain to attempt to throw all the blame of existing abuses on undertakers. Thenr occupation is not attractive; it $i$ - uniealthy. They do very farrly what they are required to do by families who are swayed by fashon. Nor is it in England a matter of great repruach aganst the propiietors of cemeteries that they are 'trading companies', that is, companies which advance capital, and offer to perform certain services on certain terms. What would the state of London be without its fourteen cemeteries, some of which are now full? The day will probably soun wome when the several muncipalities and sanitary authorities may, after due inquiry, and on equitable
terms, relieve the cemeteries and sards of their oflice; and lay down such wise regulations as may secure the decorous, sate inhumation or cremation of the seven hundred thousund bodies that fall vietims to death ammally in the United Kingdom."

## ALCOHOLIC THIRST.

To these symptoms, whichever of them be present, there is added one which is never absent altogether; I mean an undue thisst. The real amount of liquid required per day by man under ordinary circumstances, does not exceed a pint, because every portion of what seems to be solid food supplies water. But when aleohol is introdnced, the natural demand is increased at every turn. The alcohol while in the tissues, itself demands water, owing to the great affinity for that fluid; and to gratify this demand, the necessary pint is increased to many pints a day, by different fluids drunken at different meals, and between meals. Thus I have known a temperate man take a pint of tea or coffee atbreakfast; a pint of ale between breakfast and luncheon; a couple of glasses of sherry with a half-a-pint of water at luncheon, an intermediate glass of ale or cup of tea between luncheon and dinnrr; two pints of mixed drinks, in form of ale, wine or water at dinner; a half a pint of tea on coffee after dinner; and a final draught of spirits and water, or wine and water, or seltzer, anounting to yet another half-pint before going to bed. In this instance the body has been receiving fluids to the extent of at least six pints per day, or five times beyond what is really required. Naturally, a body thus treated deteriorates. Naturally, it becomes gross from the quantity of unused water laid up in its tissues; naturally, its secreting organs become overtaxed; naturally, its stomach becomes distended with fluids and gases, its muscles relaxed, its heart and its mechanism of respiration enfeebled. Most naturally, its nerious system bscomes deficient in activity and power.-From "Diseases of Modern Lifc," by Dr. B. W. Richardson.

The absurdidy of the china mania received a curious illustration the other day. A small pair of Sévers vases put up for sale at a suburban auction, after a brisk competition, fell at $\mathrm{I}, \mathrm{S} 0$ guineas. At once a dispute arose as to the purchaser. Two rivals snon grew so angry as to spread their excitement to the rest of the company. In the melec which arose one of the vases was smasned into fragments. That meant a loss uf a good deal more than 900 guineas. A solitary vase is never worth nearly
so much as one of a pair. The disputant- were put out of the house, though how the financial question was settled appeareth not. In spite of this warning of the transititory nature of things fictule, the eagerness of bidders in nowise cooled. A pair of vases, only 18 inches high, was bought by Lord Dudley's agent for 7,500 guineas, and so forth, the day's sale realizing $43,000 \%$. -a good day's work. But something must be done with too cager purchasers. An ang, bric-a-brac hinnter, is, at a sale of Sevres, more dangerous even than a bull in a china-shop.

## AN ECONOMICAL WIFE.

The following letter from Lady Compton to her husband, Lord Compton, afterward Earl of Northampton, written in the year 1610, the eighth year of James I., shows that our grandmothers were not so sparing of their husbands' purses, after all, as some would have us think them :-
"My Sweet Life, - Now I have declared to you my mind for the settling of your state, I suppose that it were best for me to bethink and consider within myself what dilowance wete meetest for me. I pray and beseech you to grant to me, your most kind and loving wife, the sum of $£_{2,600}$, quarterly to be paid. Alsu I wuuld, besides that allowance, have $£ 600$, quarterly to be paid, for the performance of charitable works, and those things.I would not, neither will, be accountable for. Also I will ha e three hirses for my own saddle, that nune shall dare to lend or borrow, none lend but me, none borrow but you. Also I would have two gentlewomen, lest one shuuld be sick, or have some other let. Also, behere it, it is an undecent thing for a gentlewomen to stand mumping alone when God hath blessed their lord and lady with a great estate. Also, when I ride a-hunting, or a-hawking, or travel from one house to another, I will have attending; so, fur either of those said women $I$ must and will have for either of them a horse. Also, I will have six or eight gentlemen; and I will have my two coaches, one lined with velvet to myself, with four very fair horses, and a coach for my women, lined with cloth and laced with gold, otherwise with scarlet, and laced with silver, with four good horses. Also, I will have two coachmen-one for my own coach, the other for my women. Also, tor that it is undecent to crowd up myself with my gentleman usher in my coach, I will have him to have a convenient horse to attend me, either in town or country, and $I$ musi bave
two footmen. And my desire is that you defray all the charges for me.
"And for myself, besides my yearly allowance, I would have twenty gowns of apparel, six of them excellent good ones. Also I would have to put in my perse $£_{2,000}$, and you to pay my debts. I would liave $£ 6,000$, to buy me jewels, and $£_{4,000 \text {, to }}$ buy me a pearl chain.
"Now seeing I have been, and am, so reasonable unto you, I pray you do find my children apparel and their schooling, and all my servants their wages. Also I will have all my house furnished, and my lodging chamber to be suited with all such furniture as is fit, as beds, stools, cushions, carpets, silver, warmingpans, cupboards of plate, fair hangings, and such like.
"So now I have declared to you what I would have, and what it is that I would not have."

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Bacon versus Shakspere.-A plea for the defendant, by Thos. D. King.

Canadian Illustrated Mecianics' Magazinr.-Editor, F. W. Boser. There is a good article on Ventilation in the April number.

Tue Louisville Medical News, for the week ending i5th April, received.

The West Virginia Medical Student.-A monthly record of the progress of medicine, surgery and applied sciences.

The Sanitary Journal for April.


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Kenneth Campbell \& Co., having sent us several bottles of their Quinine Wine for trial, we can testufy to its beneficial effects in several cases for which it has been recommended. It will be found useful as a tonic, and anti-periodic. It is of a light color, clear, with no deposit, and contains one grain of Disulphate of Quinine in two fluid ounces.-Advertisement.


Tur Montreal Novelty Co. have placed in our editunal 100 ms , the "Ellis Patent Gas Burner and Regulator," for examination and test ; and we have much pleasure in bearing testimony to its supenonty over any we bave used before. It regulates the flow of gas without reducing the light, produces no hissing, and by its perfect and regular combustion gives a pure, bright light. We draw attention to his advertisement, and invite inspection at his office, No: 256 St. James Street.


We have received regularly supplies of milk from the Dommion Dairy, and have examined it. It is all he proprietor says of it. Our citizens should support him in his undertaking for the health of their children as well as themselves. Mr. Taylor minvtes the authorities and consumers to subject the milk of his darry to the severest tests, as he is confident of the esult being to the credtt and advantage of his dairy. Mr. Taylor's office is No. 262 St. Fubert Street.


Dr. F. Montizamberi, Grosse-Isle.-Your communication recerved; very much obliged. Will notice it in our next.

Wallale Trotter.-Your samples received, also your explanations in MS. Analysis is being prepared, and we will report in next number.

Report of the Minisier of Agriculture fur the Dominion of Canada, for the caleadar year 1875 , received too late for review. Much valuable information abuut Quarantine contained therein, which will be reviewed next month.

As our Magazine is generally out a few days before the month it is due, we would announce to the friends of the University that the Annual Convocation for conferring degrees in Arts, will take place on Monday, ist May, at 3 p.m., in the Wm. Molson Hall.


[^0]:    *Walford's Insurance Hand-Book.

[^1]:    "This sti'ement is tahen irum the Repurts of the Cumpantes of the Insurance Department, published in 1873 .

    The asects of sume uther prominent cumpanies appear ty Keporto of 1875 to be as follows:

    Equitable Life Assurance Company, New Xork.
    Paid capital, $\$ 100,000 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . A s s e t s, ~ \$ 25,606.847$
    New York Life Insurance Company, New York. Assets, $\$ 27,249,476$
    Mutual Benefit Insurance Company,
    (Of New Jersey, but the largar pupurtion of ats bustness dune in Niew Yurk,) Assets, \$30,625, 125
    Manhattan Life Insurance Company, New York. Paid capital, $\$ 100,000$

    Assets, \$9,587,052
    It is worthy of nutice that of the aseets of the Mutual Lafe Insuranue Company,

[^2]:    there is an tem of real estate, $\$ 2,767,273$, which is mileperatemt of mongage securities, which amounted to
    \$56,519,056
    The ancome of the company the preceeding year was... $\$ 19,857,153$
    Paid for losses, annuities, etc.
    8,477,298

    ## Leaving the ret amount for one year

    . $\$ 11,374,855$su in the assets of the Cquatable Assurame Cunipany is an tem of real estate of $\$ 3,931,451$, independent of mortgage securties.

    Buh of these companes must now have a sull larger amumat in value of real estate, if we may judge from the expensive buidings recently cunstrutted in Buston and other cities for their agencies. The building of the Mutual Life Insurance Company, in Bustun, it is estimated, will have cust a million and a half when fimshed. The adjacent building of the Equitable was nut as large a cost, but still a great vutlay. Neuther of these buidungs is likely to yicld much return in rent for offices not occupied by the agencies.

[^3]:    New York, February 1, 1876.

