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Railway

Collisions.

During the past year railway accidents in the United States seem to have been unusually numerous and the loss of life has been large. The last weeks of the old year and the first week of the new have witnessed three wrecks on United States roads, which have been attended with terrible results. On the evening of December 23 the Duquesne Limited Express, a fast train on the Baltimore and Ohio Road was thrown from the track at a point between Dawson and Connellsville, Pa., by striking some timbers which had fallen from a freight train which preceded it. The passenger train was moving at the rate of 60 miles an hour when the obstruction was encountered and 68 persons either perished in the wreck or died shortly after their removal to a hospital. Most of the victims were killed by inhaling steam, the car in which they were riding having been thrown in the wreck across the locomotive in such a position that steam issuing from the broken dome of the boiler filled it at once.—Three days later two passenger trains, one moving at 60 and the other at 40 miles an hour, met in a blinding snowstorm on the Père Marquette Road near Grand Rapids, Michigan, with the result that 22 persons were killed.—On the morning of January 6 a passenger train collided with a freight at Willard, Kan., 34 miles west of Topeka. The result to the passenger was that twenty were killed and every person on the train was injured. This makes a total of 110 persons killed in three wrecks within about two weeks time. The growing frequency of railway collisions and the terrible results attending some of them must, we should suppose, lead to a demand for a thorough investigation of the circumstances with a view to securing greater safety on the part of the travelling public.

The Panama Canal.

Work on the Panama Canal is still going on under the French company. It is estimated that two fifths of the work of construction has now been completed and that it will require about eight years with a force of 50,000 men to complete the work. The length of the canal from sea to sea will be about fifty four miles. The canal is now full of water for fourteen miles from the Atlantic and for four miles from the Pacific coast, but considerable dredging will still have to be done on these sections. There still remains thirty-six miles of dry cutting most of which is overgrown with low jungle. On this section, too, a good deal of work has been done. The Culebra hills, 300 feet in the height above the canal level, were regarded as presenting the greatest obstacle on this route, but a canyon 170 feet in depth, with an average width of 330 feet, has been cut through the hills, leaving 130 feet in depth yet to be excavated. The canal is to have sea level inland for fourteen miles from the Atlantic terminus. Then there will be a lockage of 52 feet up to the level of an artificial lake which will be created by damming the Chagres river. This lake will afford passage for vessels of the deepest draught and there will be plain sailing over the submerged country and though the cut in the Culebra hills to Pedro Miguel where the lockage will descend to the Pacific terminus. Another lock a little further on will again reach sea level, and eight miles more of canal will bring a vessel to the Bay of Panama, the Pacific terminus.

A Contrast.

Remarking upon the liberality of rich men in the United States toward the support of educational institutions and other good causes, the Toronto Globe says: Their example contrasts very favorably with the record of benefactions in Great Britain, for example, Oxford and Cambridge are great universities, and the history of Oxford at least goes so far back that the date of its origin is a moot point among the annalists. It has existed for hundreds of years in a country which has grown vastly wealthy in that time. During all the time and for long before its foundation there has been a landed nobility living in great affluence and magnificence. In later days great fortunes have been made in industry and commerce. Oxford and Cambridge have, of course, been enriched by various benefactions, but the fact remains that after all its five centuries as a group of houses of learning it is still cramped and straightened for funds. The same criticism applies to Scotland. If the immensely wealthy noblemen

of Scotland of times past had done their duty, appeals would not have to be made on behalf of Aberdeen or any other of its time-honored seats of learning. It remained for an American ironmaster and two Canadian railway kings to put them on their feet. Whatever else may be said of the American Croesus, his general reputation for liberality cannot be denied. Monuments to the munificence of rich Americans are to be seen in great houses of learning in many parts of the United States, and it may safely be averred that more has been accomplished in this way in America in fifty years than in Great Britain in centuries. The rich nobleman spends his money in sustaining the family name, the American plutocrat in making his known.

Chinese

Examinations.

China's educational system is known to be of great antiquity. It is said to antedate the time of Abraham. One of the most interesting developments connected with it has been the national system of examinations which is still in vogue. The Chinese Government allows the people to study when and how they wish, but periodically holds examinations at stated places, and successful candidates are given degrees which correspond in some respects to the Bachelor, Master and Doctor degrees of Western Universities. A missionary's letter lately received by the Secretary of the Presbyterian Foreign Mission Board in Toronto describes the preparations for examinations at Nanking. These preparations were kept up for several days, until the day which was wholly occupied in assigning the 20,000 students to their respective cells. Then the outside doors were sealed up, and the place was closed to the world. The programme as it was carried out was as follows:—Monday, 5 a. m. to 5 p. m., assigning students and finding places; 5 p. m., outside gates closed and sealed; 5 to 8 p. m., eating and chatting; 9 p. m. to 1 a. m., sleeping in cells; 1 a. m., subjects announced on large sheets of paper; 1 a. m. to 5 a. m., thinking over subjects; Tuesday, 5 a. m. to Wednesday 5 a. m., writing on five topics, mainly dealing with the past dynasties and history of China; Wednesday, 5 a. m. to 4 p. m., coming out. Other subjects being substituted, this programme was repeated from Thursday to Sunday. Many candidates gave way under the strain. The number trying were: First, 20,000; second, 19,000; third, 18,000. When the examinations are finished, the gates are unsealed and the candidates come out. Only 145 can be successful

The Abstainer's

Advantage.

Several British Insurance companies have followed the custom of insuring abstainers in a special class by themselves. At a recent meeting of the British Institute of Actuaries a paper was read by Mr. R. M. Moore, actuary of the United Kingdom & Temperance office, showing the experience of his office in this connection. The facts presented go to show that, other things being equal, the abstainer has a considerably greater expectancy of life than the man who indulges more or less in intoxicants, and that in companies in which the insured shares in the profits, the dividends coming to the abstainers are considerably larger than those secured by the non-abstainers. In the company represented by Mr. Moore the rates of premium charged for participating policies are the same in both sections, but abstainers have received at each division of profit larger bonuses as a result of a more favorable incidence of mortality. At the last quinquennial distribution in 1903, the bonuses declared in the "temperance" section were at the compound rate of two pounds per cent. per annum, on some assured and previous bonuses, as compared with £1 14s. per cent. in the general section. The Sceptre Life Association was founded in 1864, and has pursued a very similar policy with very similar results. The last bonuses declared by this office were at the rates (not compound) per cent per annum of £1 13s in the temperance, and £1 7s 6d. in the general section. The Scottish Temperance Assurance Company, which was established twenty years ago, allows its abstaining policy-holders a reduction of ten per cent. in premiums, and its experience has justified this concession. There are not a few other life assurance companies which give advantages to abstaining policy-holders, either in increased bonuses or reduced premiums, and the results are said to be in harmony with those of the com-

panies specifically mentioned. After a thorough investigation of the subject Mr. Moore arrives at the conclusion that the abstainers show a marked superiority to the non-abstainers throughout their entire working years of life. Thus, at the age of thirty, when a man's constitution and habits of life are usually settled, a policy-holder in the general section of the Temperance & General, according to Mr. Moore's calculations, may look forward to 35.1 years of life, whereas a "Temperance" policy-holder has an "expectancy" of 38.8 years. At the age of forty, the "expectancy" is 27.4 years in the "general" and 30.3 in the "temperance" class, the superiority of expectation in the "temperance" division exceeding ten per cent. in both the examples cited.

Lynchings and

Homicides in the

United States.

According to a statistical report which probably does not overstate the facts more than nine thousand persons have met death at the hands of their fellowmen in the United States during the past year. The number of homicides and murders reported is 8,976, while the legal executions were only 123. The illegal executions or lynchings number 104, being eight more than in 1902, but less than any previous year of which a record has been kept. Of these lynchings 18 occurred in Mississippi, 14 in Louisiana, 12 in Georgia, 8 in Florida, 8 in South Carolina, 7 in Texas, 3 in Illinois, 3 in Montana and 3 in Wyoming. In 47 cases the crime charged against the persons executed by the mob was murder, in 11 it was rape in 10 attempted rape, in 5 it was due simply to race prejudice, in two others the ground was insult to whites, and in three mistaken identity is alleged.

Investigation re the

Chicago Disaster.

As a result of the Iroquois theatre disaster in Chicago the city authorities have closed about a score of theatres and also all the public halls, dance halls and similar places of public assemblage until an inspection shall have shown that their managers are complying with all the provisions of the building ordinances in the interests of the public safety. The investigation which has been in progress during the past week is said to reveal a much worse condition of affairs in connection with the Iroquois theatre than was believed possible. Messrs. Davis, Powers and Noonan, active managers of the theatre, being examined in reference to what provisions had been taken to secure the safety of the audience are reported to have admitted that they knew of no precautions taken to prevent loss of life by fire. They admitted failure to instruct employees in fighting fire and failure even to provide suitable appliances for use against flames. Their statements were corroborated by the testimony of twenty employees of the theatre. Noonan, who is the working manager of the theatre under direction of Davis and Powers, admitted that eleven of the theatre exits were locked and bolted. Two of these exits, leading to the front of the theatre on the ground floor, were locked, three additional exits on the north side of the ground floor were bolted, three exits on the north side of the theatre from the first balcony were bolted and three exits on the north side of the second balcony were bolted. Had the three exits in each balcony been available, according to Inspector Fulkerson, the loss of life must have been greatly diminished. Noonan declared that no person had been named by the theatre management to superintend the operation of the ventilators of the theatre in case of fire, and that in consequence the flames had been permitted to sweep the place instead of seeking a natural outlet through the stage roof. It was said by Noonan that George M. Dusenbury, the head usher, Archibald Barnard, chief electrician, and the theatre engineer knew how to operate the ventilators. It was proven by the evidence of these men, however, that two of them never went upon the stage and that the other had never been told to assume charge of the ventilators in case of fire. From figures obtained from Noonan it became evident that almost one in three of the people who attended the matinee lost their lives, the percentage being a trifle over 31 per cent. The theatre seated 1,606 people and in addition to these 236 had been admitted after all seats were sold making a total of 1,842 people in the theatre, of whom 591 were killed.