A first and final dividend of 25 per cent., has been adjudged by the Supreme Court of Massachusetts to claimants of the World Accident Insurance Company of Boston, Mass.

Mr. Seneca Jones of Hamilton, Ont., has been a visitor to the Boston Fire Marshal's department for the purpose of getting an insight into the methods of Fire Marshal Whitcomb and his office. The Canadian Board of Fire Underwriters have for long been considering the advisability of creating the office of Fire Marshal, the efficacy of which, under the direction of a competent official, cannot be doubted.

The Superintendent of Insurance for the State of Missouri in his annual report points out the necessity for a fire warden or fire marshal for the State. He recommends that the office be created by the legislature and the officer be placed under the jurisdiction of the insurance department. He declares that insurance men without exception desire the office created, as incendiary fires are on the increase, and that a live official, armed with authority to examine persons and papers is an absolute necessity to the public safety.

## WEDDING BELLS.

On Saturday afternoon last, the church of the Advent, Westmount, was the scene of a very pretty wedding. The occasion was the marriage of Mr. Pemberton Smith, (Inspector for Province of Quebec Guardian Fire and Life Insurance Co.), to Miss Gwendoline Durnford, daughter of Mr. George D. Durnford, Westmount. The Chronicle wishes Mr. and Mrs. Smith happiness and prosperity.

## Obituary.

## DEATH OF MR. FRANCIS M. COTTON.

Mr. Francis M. Cotton, Manager of the Bank of Montreal at Halifax, died somewhat suddenly on Saturday, the 4th inst. Although only forty-eight years of age, Mr. Cotton had been a Branch manager for twenty years, his full term of service covering the long period of thirty-one years. Of a gentle and amiable disposition, Mr. Cotton was held in affectionate esteem by a large circle of friends, and the expressions of regret at his untimely removal from this world will be genuine and heartfelt. To bank officials everywhere who had the pleasure of knowing the deceased, he was always charming because of his simple, natural, engaging manner. By the death of Mr. Cotton, the Bank of Montreal loses a faithful servant, and hundreds of men throughout Canada, will mourn for a good and kindly-hearted friend and, to quote from a Halifax letter reporting Mr. Cotton's death, "will miss his quiet humour and affectionate good fellowship very much."

**E. A. Shanklin** who represented the London Fire Office in Chicago, has organized the Citizens Insurance Company of Chicago, upon an old charter, and has opened offices in the Fort Dearborn building, Chicago. The London Fire is in course of withdrawal from the United States.

## PERSONAL.

MR. J. B. LAIDLAW, Manager of the Norwich Union, favored THE CHRONICLE with a call, yesterday. He states that business generally, is good in Toronto at present.

MR. Thos. Dow, formerly of the Manchester Fire office, has been appointed by the Directors of the National Assurance Co., of Ireland, Resident Secretary of their Glasgow branch.

SIR ADOLPHE CHAPLEAU.—We regret to learn that Sir Adolphe's condition is considered serious. Everything that medical skill can do is being done by Doctors Roddick and Wilkins.

MR. A. W. ROBERTS, so well known and much respected by Montreal business men as accountant in the Canadian Bank of Commerce, has been promoted by the Head Office to the position of Manager at their Waterloo, Out. branch.

Another very popular gentleman who receives well merited promotion in the above bank is Mr. F. L. Crawford, distinguished for his courtesy to the bank's clients. He will succeed Mr. A. W. Roberts as accountant at Montreal.

We understand that Colonel Jeffrey Burland, has left town for the Adirondacks, where he will spend two or three weeks recruiting his health. We hope to see this well known and popular gentleman, in his usual good health at an early date.

We extend our congratulations to Mr. G. G. Burnett, the popular agent of the Ocean Accident at Toronto, and son of Mr. G. F. Burnett of same Co, Montreal, on his approaching marriage to Miss Helen Ferguson, the handsome and accomplished daughter of the Hon. Mr. Justice Ferguson, Toronto.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION; —We noticed the following gentlemen were in Montreal during the week to attend the quarterly meeting of above association: Messrs. P. H. Sims, British American; J. J. Kenny, Western; H. M. Blackburn, Sun Fire; J. G. Thompson, Lancashire Fire; J. B. Laidlaw, Norwich Union; J. H. Boomer, Manchester Fire; W. A. Wright, London & Laucashire Fire; and P. McCollum.

MR. C. D. Hanson:—The many friends of this well-known fire adjuster will be glad to learn that when a representative of THE CHRONICLE called to see him, recently, he was more than pleased to find Mr. Hanson able to be out of bed, although he had been under the painful necessity of undergoing a second operation. The resident surgeon informs us that Mr. Hanson will probably be well enough to leave the hospital in the course of a week. Mr. Hanson states that the managers of the different Fire Insurance companies together with some of the officials had been very kind and attentive in calling to see him from time to time since his sad accident.

On Friday afternoon the staff of the Guardian Fire and Life Assurance Company assembled in the office of the manager, Mr. E. P. Heaton, for the purpose of congratulating Mr. Pemberton Smith, Inspector for the Province of Quebec, on the occasion of his marriage to Miss Durnford, of Westmount, which took place on Friday afternoon in the Church of the Advent. In a few well-chosen words Mr. Heaton paid great tribute to Mr. Smith's worth and ability, and on behalf of the staff presented him with a very handsome casket of cutlery and silverware, along with an illuminated address, signed by all the members of the staff. Mr. Smith, though taken completely by surprise, replied, thanking the staff for their kindness, and hoped that the happy relations which now exist would continue on for years to come.