

THE FIRES IN TEMISCAMINGUE DISTRICT burnt out 114 settlers, whose property was damaged to extent of \$30,000. It is recommended that the government give assistance to the sufferers by appropriating money for colonization roads.

PERSONAL ACCIDENT INSURANCE in force in 23 companies last year amounted, according to "The Spectator," to \$1,907,408,618, the increase over 1899 being \$186,137,507. The premiums received were \$8,862,144, and losses, \$3,608,261.

THE INSURANCE INDEX has issued a special number devoted to Boston insurance interests. The issue contains portraits and biographies of all the leading officials of the companies and of others engaged in insurance business in that city, with views of their offices, exterior and interior. The issue is a very superior specimen of modern illustrating and typography.

THE LUMBER BUSINESS SO FAR THIS YEAR has been fairly profitable to the insurance companies, says "The Western Underwriter." No very serious fires have occurred, and there is a brisk market for the product. The building activity over the country has increased the demand for lumber, and the stock that accumulated was easily disposed of. Several months ago there was considerable moral hazard involved in lumber lines, but business conditions in creating the demand have eliminated the hazard.

HERE ARE A FEW "DON'T'S" FOR ASSISTANTS, which we take from the July number of the "Insurance Monitor":

Don't forget your record at any time. You ask this of your men, and you have just as much cause to feel interested as they, so do your own share.

Don't wear a long face at any time. Be cheerful whenever you meet any agent, though your own heart be as heavy as lead. Perhaps you may need some cheering word to help you some day.

Don't quarrel with any member over anything. You need the friendship of every member. Read this twice.

Don't think you know it all. Just pick out the newest agent, and hear him talk. You'll learn something.

Don't lean. Lift all day.

THE DEPARTMENT STORE QUESTION is very properly getting a good deal of attention just now, says "Insurance Herald" which reports that several of the companies have declined the risks on the establishments of Jordan, Marsh & Co. and R. H. White & Co., of Boston, at the rate proposed, and the other day the Home of New York refused to continue its policy on the Chicago store of Siegel, Cooper & Co. at the new rates scheduled, and the old rate was allowed to stand. The rate after deductions for sprinklers, watch service and co-insurance is 39 cents on the building and 78 cents on contents. On the "Fair," a big Chicago department store, the rate is 45 cents on building and 75 cents on stock. The rate on the Boston stores is a little higher and well protected, but the companies are shy of them nevertheless.

EPIGRAMS BY J. L. CUNNINGHAM published in the New York "Journal of Commerce" include the following:—

"There are pitiable instances in the insurance business of long incubation producing no broilers.

The rigid, feature hardening looking for better insurance conditions to come is producing a sort of underwriters' stare.

Go to your postage stamps, thou non boarder, consider their ways of sticking together and be wise.

There may be exactness enough in fire insurance to make it a science; but it is the certain things in it which make us the most sorry.

It ought to be some evidence that no insurance trust exists when underwriters do not very much trust each other.

The regular habits of some agents is what ails them.

THE VISIT OF THE KING'S SON WITH HIS ROYAL CONSORT to the four principal cities of New Zealand has passed off in the happiest possible style. "The royal visitors," says the New Zealand "Trade Review" are to be congratulated upon the manner in which they have carried out the function which constitutes a most graceful and gracious compliment to the colonists of these islands; and the Colony, the Government, and all who took part in the arrangements at each city, are to be felicitated upon the successful conduct of the receptions in the places that were visited. We are not aware of a single discordant note in the enthusiastic loyalty which was manifested in each of the cities, the residents of which vied with each other in friendly emulation in the endeavour to accord a fitting welcome to the Royal visitors. The occasion will long remain a happy memory, in the minds of those who witnessed the various ceremonies, and we trust that the Duke and Duchess will retain a pleasing recollection of their visit to these shores."

CONSUMPTIVES MUST NOT ENTER UNITED STATES. To aid in checking the spread of tuberculosis an edict has been passed by the American authorities prohibiting the entrance into the States of all persons suffering from that disease which the surgeon-general of the Marine office service pronounces to be dangerously contagious. The rule applies to all foreign passengers of whatever rank, so that any persons so afflicted who may be on their way to California for health purposes will not be allowed to pursue their journey beyond the port at which they arrive. If the edict is read strictly, even an American citizen who has developed tuberculosis when abroad will be denied entrance into the country on returning home, and a consumptive person in Canada desirous of visiting a dying parent in the States, or going to an American sanitarium would not be allowed to pass the boundary. So harsh a rule cannot be enforced, as it would be impossible to medically examine all passengers entering the United States. It, however, shows that the suppression of tuberculosis has been recognized as a duty of the State, which, though accompanied with a little oppressive restrictions to individuals, will protect the health of the community.