IN NEW HAMPSHIRE.—New Hampshire has decreed that any man dissatisfied with his rate may have it fixed by the insurance commissioner, and any company refusing to write at that rate must pay $200. That beats sumptuary legislation out of sight.—The "Daily States."

MARINE INSURANCE RATES.—The marine insurance companies doing business on the Great Lakes have made rates for this season so high as to lead vessel owners to take the chances without insurance. Pickands, Mather & Co., owners of one of the largest fleets of vessels on the lakes, are the first to take this step. Not a single vessel of the big fleet will be insured. It is also stated that the Rockfellers and Hanna fleets may join in the movement and carry no insurance.

NORTH AMERICAN LIFE.—The North American Life has made the following appointments :—Mr. Frederick A. King, formerly of the New York Life, has been appointed Inspector; Mr. E. M. Keenlyside, formerly of the Canada Life, Toronto, has been appointed Inspector at Vancouver, B.C., and Mr. H. Ketcheson is leaving the District Agency of the Imperial Life, at Belleville, to join the staff of the North American Life in Manitoba, and the North West, where he has been appointed to the position of Inspector under the Manager, Mr. Wm. McBride, M.A.

A LAD 'N, HIS LAMP.—Lightning, 'tis said, never strikes twice in the same place, because, after the first visitation, there is no place to strike. But a well-known city insurance agent has proved the possibility of being arrested twice in the same place, on the same evening, and for the same offence. Forgetting the old, old story of the foolish virgins, he was found bicycling round one of the squares of Montreal, on a recent evening, without any oil or acetylene in his lamp. The policeman proffered him a ride in the patrol waggon, but the prisoner managed to compromise with a cab. Upon his release from the station, after paying for his offence, he mounted his wheel to return home. On the journey he was again arrested, and went through a similar experience. He now carries a well-filled lamp on his wheel, and always lights same before the shades of evening fall across the grass of Phillips Square.

UNITED STATES CURRENCY QUESTION.—The New York "Bulletin" of Wednesday says :—The promptness and unanimity which the Caucus Currency Committee lately in session at Atlantic City reached an agreement pointed strongly toward a very moderate reform of the currency. On a few propositions there is a general agreement in the Administration party ; as soon as a more complete revision of our currency legislation is proposed, radical differences of opinion as to merits or expediency are at once developed. The surmise that the committee did not attempt to do a great deal is corroborated by a special dispatch to the Philadelphia "Press," which expresses the opinion that the bill agreed on contains the recommendation of the President in his message of 1897, that greenbacks that have been redeemed should not be re-issued except for gold, that banks may issue notes to the par value of the bonds deposited by them, and that National banks may be established with capitals of $25,000. The first proposition will afford a certain measure of protection to the gold reserve, but it leaves the greenbacks in existence, and the principle of a Government paper currency untouched; the last will be of local benefit in many communities ; the recent investigations of the Actuary of the Treasury prove clearly that the second proposition is not only insufficient to secure an increase of the National bank circulation, but it is not even enough to prevent a continuance of the present contraction. If this conjecture of the contents of the bill be correct, one can only say that it is a step in the right direction, but after the campaign of 1896 and on the eve of the campaign of 1900 the country is entitled to something more adequate.

MADE IN GERMANY.—The "Policy-holder" says :—Paternal government is carried to such lengths in Germany that no one will be much surprised to hear that two government officials left Berlin last week in order to investigate the business methods of the Mutual and the New York Life Insurance Companies. If the report is favourable, these companies will again be permitted to do business in Germany, which they have been forbidden to do for the last few years. The two German officials will first introduce themselves to the Washington government, which will furnish them with all necessary certificates, and then return to New York, in order to begin their inquiry, which will probably last some months. One would have imagined that the German people might have been left to form their own individual judgment as to whether or not to insure with the companies named, seeing that all the facts and figures relating to these two great corporations are published broadcast. The two companies concerned will no doubt hail the German officials with delight, for the result cannot fail to prove an excellent international advertisement.

EQUITABLE LIFE APPEALS CASE.—The Equitable Life Assurance Society obtained permission of the Appellate Division of the Supreme Court, Brooklyn, on Friday last, to appeal from its decision, allowing Emil Greef to bring suit for $7,087 as his additional share of the company's surplus on a fifteen-year endowment policy for $20,000. Greef received $3,932 as his share of the surplus. He contends that it was not his full share. The company intends to fight the case to the end.

The matter came up upon a motion to show cause why an order should not be granted giving the company leave to appeal. William B. Hornblower appeared on behalf of the company. In addressing the court he said:

"In view of the importance and the magnitude of the interests involved, and of the fact that the decision was made by a divided court, we presume that the court will consider our application for leave to go to the Court of Appeals as a proper one to be granted."

Then Mr. Hornblower quoted from a number of legal authorities, giving the grounds on which he based his appeal. The motion for leave to carry the matter to the Court of Appeals was vigorously opposed by counsel for the plaintiff. The defendant's motion, however, was granted.