INSURANCE ITEMS.

BOOK NOTICES.

Among the things that it is useful to know, and that are to be found in Mr. Milliner's handy little book,* we note the following : The weight of a Winchester bushel of some thirty different commodities; for example, salt, 56 lbs.; potatoes, 60 lbs.; timothy seed, 48 lbs. in Canada, 45 lbs. in the States; dried apples, 22 lbs.; bran, 20 lbs.; malt, 38 lbs., and the various cereals. The weight of a cubic foot certain structural materials—the weight of a square foot of various metals. Paper sizes and a paper table. Different measures, dry and liquid, square or cubic. A table of foreign coins. A table giving equivalent temperatures by Fahrenheit, Reaumur and Centigrade thermometers, as, for instance: 50 degrees Fahrenheit represents 8 degrees Reaumur or 10 degrees Centigrade; 32° of the first representing zero in both the last-named.

Then there are what the author calls French Tables, of weight, measure and capacity. By these he means the metric system, doubtless; but he should not have allowed his Chicago publishers to spell French words in the arbitrary American fashion, and so make "hectoliter," and "meter" and "kilometer" out of hectolitre, metre and kilometre. For a wonder, they have not spelled kilogramme without the final "me," as some barbarous innovators spell program. Most of the 150 pages of the book are taken up with interest tables, simple and compound, annuity tables, bond tables, There are hints for averaging accounts, etc. too. Altogether this neat little book is calculated, as the author modestly expresses it, in his dedication to his fellow workers, "to lighten the burden of their work [in the countinghouse, say], and render them better fitted to fulfil the duties of their positions."

ANSWERS TO ENQUIRERS.

First	а.	1F91.	1892.
	day	\$ 635 50	\$ 730 00
Second Third Fourth Fifth Sixth	4 4 4	 * 635 50 891 10 2,810 40 4.937 60 3.831 60 14,229 55 	$\begin{array}{r} 1,292 & 10 \\ 2,813 & 10 \\ 5,530 & 00 \\ 5,460 & 85 \end{array}$
Seventh Eighth Ninth	66 66 66 66 66 66	14,229 55 6,866 00 16,819 60 13,783 35	$\begin{array}{r} 16.001 & 35 \\ 4.764 & 00 \\ 16.389 & 60 \\ 14.951 & 80 \end{array}$

Total..... \$64,804 70 \$67,933 70

Subscriber, London: "I have never seen a report of the argument before the Privy Council at Ottawa on behalf of the Canadian and European Credit System Company, for a license to do business in Canada." The Superintendent of Insurance refused that concern a license, and the result was an appeal from his decision. The lawyers representing the company claimed that it is a useful kind of insurance, which has been found to work by traders in the United States. Mr. L. Maybaum, of Newark, N.J., got an American patent on it in 1889 or 1890. The American company undertakes by its policy to indemnify any merchant who insures with it for the loss he may make on sales of his merchandise over and above the maximum average loss in the line of that business in the locality assured.

* Ussful Tables for Business Men, by C.A. Milliner, Deseronto, Ont. Copyright, 1892. All rights reserved. Rand, McNally & Co., printers, Chicago. The London Guarantee and Accident Company filed its deposition of \$200,000 last week with the Insurance Department at Albany, which was in the shape of Government bonds of a marketable value of \$230,000. Business will be begun in the various States now as soon as licenses are received.

The United Fire Insurance Company, Limited, has declared an interim dividend at the rate of 5 per cent. per annum for the six months ended June 30 last.

The directors of the London and Lancashire Fire Insurance Company have declared an interim dividend of 3s. per share (being at the same rate as the last interim dividend).

One of the latest developments of the automatic machine is the supply of insurance tickets to railway travellers. The General Accident Insurance Company, of Perth, Scotland, has secured the rights for the issue of such tickets, and are negotiating with the owners of the penny-in-the-slot system at railway stations. The sample policy is a piece of thick paper about the size of a railway ticket, and intimates that the holder is insured in the sum of £200 at death, or £1 a week during disablement for ten weeks. The insurance only covers the day for which it is dated when taken from the machine.

Mr. G. E. Moberly, of Collingwood, having been appointed inspector of the Northern Assurance Company, announces that the insurance agency business heretofore carried on by him will in future be conducted by Mr. Fred. W. Churchill in his own name, the different companies having appointed him agent in Mr. Moberly's stead.

The Union Mutual Life Insurance Company's business for October was \$634,166, showing a steady increase for the month from \$326,000 in October, 1889, to \$422,000 in October, 1890, and to \$562,000 in October, 1891.

A Quebec despatch of Saturday last says that several fire insurance managers from Montreal and Toronto "are here to assist the local agents of the companies in formulating an agreement to pay no commissions to canvassers and brokers." The rule 'adopted is to benefit the regular agents by preventing the division of commissions.

A mis-statement having been recently made in print respecting the resources in Canada of the Mutual Life Insurance Company of New York, it may be worth while to state, on the authority of the Canadian official Blue Book of nsurance, that the company named has on eposit with the Receiver-General at Ottawa bonds of the Dominion of Canada, the provinces of Nova Scotia and New Brunswick, and of various Canadian cities, to the amount in all of \$1,389,000 at par, or \$1,440,357 market value 31st December last. As to the innuendo that insurance in the company named would be worthless in case of a war between this country and the States, we may remark that the Mutual Life attaches to every policy an agreement in case of war to have two trustees appointed in Canada to whom premiums will be paid, having like force and effect as if in the United States.

-A great strike of cotton operatives has taken place in England, in resistance of a proposed reduction of wages. More than 50,000 operatives have in this way become idle. The strikers have considerable resources, and a long and obstinate contest appears to be in prospect.

CATTLE EXPORT.

It has been an unprosperous year for the export cattle trade, and one effect of the unfavorable market has been the falling off in recent shipments. Last month there was a decrease of 5,528 head—from 13,348 in October, 1891, to 7,820 in October, 1892. No sheep were sent in that month. The total shipments to November 5th were 11,546 cattle and 15,231 sheep fewer than at the same date last year. We find in the Montreal Star the following comparison of total shipments up to that date :

	1892.		1891.	
Port.	Cattle.	Sheep.	Cattle.	01.00
Glasgow	28,981	390	29,110	Sheep. 50
Liverpool	27.685	11,293	31,022	16,459
Bristol	8,551	1,059	8.217	2,913
Dundee	7.788		10,301	
Newcastle	7,770	1,789	3,645	106
London	7,695	1,424	8,774	11,657
Aberdeen	5.964	• • • •	8,473	
Leith	200	••••	748	
TT.	181	• • • •	• • • •	
Hamburg	••••	••••	61	
Totals -	0/ 915	15.055		

Totals ...94,815 15,955 106,361 31,185 This year some 1,282 hogs were shipped to Liverpool, a new departure, and they have made some money for their owner.

AN OLD DOCUMENT.

The text of an interesting document bearing on the early commerce of Nova Scotis was printed the other day in a Halifax paper. This was the official permit to Charles Robbin, founder of the great Jersey firm, who commenced business in Cape Breton about 120 years ago, to trade with the tribes of Indians of Acadia, as the province of Nova Scotia was then called. The permit or charter was issued in 1767, under the great seal of the province, by Rt. Hon. Lord Wm. Campbell, governor, and is also signed by Richard Bulkeley, provincial secretary:

By His Excellency the Right Honorable Lord William Campbell, Captain General and Governor in Chief in and over His Majesty's Province of Nova Scotia or Acadia and is Dependencies, Vice Admiral of the same, etc., etc.

License is hereby granted to Charles Robbin to traffick with the tribes of the Indians in this province, he conducting himself without fraud or violence, and submitting himself to the observance of such Regulations as may at any time hereafter be established for the better ordering such traffick, or commerce, the license to continue during pleasure. Given under my hand and seal at Halifax, this

Given under my hand and seal at Halifax, this 29th day of August. 1767. WILLIAM CAMPBELL,

By His Excellency's command, RD. BULKELET.

RD. BULKELEY. I do hereby certify that Phillip Hamon, master of the shalloup Dispatch, is acting for me and in my stead. August 26, 1774.

August 26, 1774. CH. ROBBIN. This license has been sent by the representatives of Robbin & Co., in the Island of Jersey, England, to W. R. Cutler, Q.C., of Arichat, C.B., who has supervised the legal business of the firm in Canada since 1850.

-A movement of the nature of a "combine" which has a more virtuous object than some combines, was begun last month by the wholesale dealers in dressed beef in Minneapolis and St. Paul. They held a meeting to perfect an organization for mutual protection against irresponsible retailers. Representatives of the Armour Packing Company, Minnesota Packing Company, Minneapolis Stock Yards Company, Swift & Co., Cudahy's, the Twin City and the Phœnix Co.'s were present. A system was agreed on which binds the members of the combine not to give credit to