

Curt and Curious. Without any explanation of his reasons for reminding "The Thunderer" of the fate of Mr. Jabez Spencer Balfour, a correspondent of "The Times" (London, Eng.), of the 14th ult., makes this curt allusion thereto:—

"Sir,—Jabez Spencer Balfour is now serving a term of imprisonment for having paid the shareholders of the various Liberator companies dividends out of capital till that capital has disappeared."

There is nothing to show for whom this warning is intended, but in all probability, it has aroused the curious, and provoked a lot of enquiries as to the possible existence of similar companies.

Municipal Insurance.

At a recent conference of the representatives of the local authorities of London (Eng.), the advocates of a system of municipal insurance painted pretty pictures of the profits to be derived therefrom. However, they are now being confronted with the figures of the yearly report of the Hammersmith Vestry, which are certainly calculated to create a sickening feeling of doubt about the permanency of the pigments used in their paintings of profits. It seems that since 1888, when the vestry first insured against liability from accidents, it has disbursed in premiums \$4,830, and in the same period the companies have, if we may use the low-authorized lingo of the vulgar, "coughed up" compensation to the tune of \$4,940. Last year, owing to a fatal accident to the parish beadle or some other vestry servitor, the amount received from the interested companies actually exceeded the premiums by \$390.

The revenue of any municipality is not likely to become bloated by embarking in such business. There would be more profit in opening a Chinese laundry, for the management of which municipal authorities are just as well fitted as for the conduct of an insurance company.

A Breathing Spell for Fire Underwriters.

The fire loss of the United States and Canada for September, as compiled from the records of the New York "Commercial Bulletin" and published by that journal is likely to be somewhat comforting to underwriters. Only one other month this year—February—has failed to surpass the corresponding month of 1899 in amount of fire losses. The following is the comparative table:—

	1898.	1899.	1900.
January.....	\$9,472,500	\$10,718,000	\$11,755,300
February.....	12,629,300	18,469,000	15,427,000
March.....	7,645,200	11,493,000	13,349,200
April.....	8,211,000	9,213,000	25,727,000
May.....	11,072,200	9,091,900	15,759,400
June.....	9,206,900	5,714,950	21,281,000
July.....	8,929,750	11,426,400	13,609,100
August.....	7,793,500	9,703,700	10,298,250
September.....	14,203,650	12,778,800	9,110,300
Total.....	\$89,166,900	\$99,608,650	\$136,316,550

But the "Bulletin," as if to stifle any undue hilarity on the part of underwriters revelling in this breathing spell, comments on the situation:—

"The difference saved in September makes, however, but slight impression on the year's figures, as 1900 so far shows about \$37,000,000 more loss than the same period of 1899. The various schemes to effect a general advance in fire insurance rates throughout the United States have failed, and, altogether, the fire insurance outlook is exceedingly bad."

Our Massachusetts Visitors.

There can be no reasonable doubt of the good arising from international intercourse, and the recent visit to Montreal of the Ancient and Honorable Artillery Company of Massachusetts will tend to promote a proper understanding and cement the friendship existing between two great nations. It may be urged that no sound purpose can be served by a mere exchange of after-dinner pleasantries, and that nothing can come of a visit from a body of men whose peaceful mission is holiday-making, and whose great enjoyment is found in presiding at the hospitable board. Yet, it is possible in these convivial circumstances, this carnival of fun and festivity, to find the means of drawing closer the bonds uniting us to our English-speaking neighbours.

The wit and eloquence of our late visitors is said to have been most exhilarating, and the speeches made at the different functions to which their time was given, were of a character to create kindly feeling, and will serve to remind us that the men of Massachusetts and their English-speaking brethren of other States of the Union are closely allied in thought, feeling and sentiment. "Blood is thicker than water," and the reflections which suggest themselves to the mind of the cosmopolitan when watching such fraternizing as that of the past few days must surely make the horizon of the future look bright and peaceful.

Suicides. The mortality records of life assurance companies are not only instructive to the actuary, but most interesting to any reader who, in the contemplation of the future, realizes that he must inevitably go to the undiscovered country "from whose bourne no traveller returns!"

In studying the admirably arranged statistics representing the experiences of The Mutual Life Insurance Company of New York, we find a table likely to possess a peculiar interest for students of the emotions and moral nature of man:—that relating to suicides, their number, rates at different age periods, and the methods adopted for self-destruction. From the figures given in the table we reproduce below, it would seem that the temptation to terminate one's troubles, or the inability to endure affliction, phy-