Notes and Items.

At Home and Abroad.

THE MANUFACTURER'S life has appointed Mr. Robt. Campbell, manager for State of Michigan, U. S.

THE NOVA SCOTIA FIRE INSURANCE COMPANY reports having opened its business under hopeful conditions.

OTTAWA CLEARING HOUSE.—Total for week ending July 2, 1903; Clearings, $1,652,358; Corresponding week last year, $1,431,834.

THE IMMIGRANTS who arrived in Canada in 1902 numbered 67,379, of whom 26,388 came from the States, 17,259 from Great Britain and 23,732 from Europe.

WHILE A NOTE GIVEN FOR A PREMIUM is collectible it seems to be the judgment of some of the Courts that the policy must be regarded as being in force.

LIABILITY INSURANCE.—Illinois had a combined loss and expense ratio of 110 per cent. in the last 8 years. Higher rates are in order.

THE MERRIMACK COUNTY ODD FELLOWS, a fraternal society of Concord, N.H., has gone into the hands of a receiver. They will all come to this unless adequate rates are established.

DOWN ON FREEMASONS.—A French life office refuses to insure Freemasons, for what reason is not stated. Had that been the rule on this continent life assurance business would have been a tiny affair compared to its present size.

A TRADE DEVELOPMENT SIGN.—The eminent manufacturing firm, trading as the "Massey-Harris Company," Toronto, is increasing its capital from $5,000,000 to $8,000,000. Manufacturing in Canada is evidently developing rapidly.

MR. WILFRED A. BOWSER, who for some years was the highly esteemed actuary of the London, Edinburgh and Glasgow Assurance Company, died last month. Mr. Bowser's actuarial tables, and other contributions to the literature of life assurance are well known.

INSPECTOR F. M. GRISWOLD, of the Home Fire, has sailed for Europe to attend the International Fire Congress in London as representative of the National Board of Fire Underwriters and the Middle States' Inspection Bureau.

ELECTRICITY was charged with having set a large hotel at Palm Beach, Florida, on fire causing a loss of $906,250. The charge turns out to be true, but it was lightning that did the mischief not defective electric installation.

ONE, F. C. FISHER, who murdered his wife some weeks ago in California, has confessed that he killed her in order to obtain the insurance on her life in a fraternal society. He has been sentenced to death.

THE TRUSTEES OF THE MUTUAL LIFE INSURANCE COMPANY of New York, have elected Mr. Robert H. McCurdy, heretofore manager of the Foreign Department, General Manager of the company. Dr. W. R. Gillette was elected a vice-president, and Dr. Granville N. White was elected secretary, all to take effect on July 1.

THE LAND SALES BY THE CANADIAN PACIFIC RAILWAY have increased from $5,145,842 for the year ending June, 1902, to $9,693,950 for the year just concluded. This is one of the most striking evidences of western development yet disclosed.

CONNECTION WITH THE ROYAL seems conducive to longevity. At the annual meeting, Mr. Maxwell Hyslop Maxwell when moving a resolution said he was in his 86th year, had been a shareholdeer in the Royal 57 years, and a director 40 years. It was named that the candelabra in the Royal's building were made in 1648 at Utrecht.

WOOL IN TRANSIT NOT COVERED.—In a suit instituted against the Hartford Fire to recover $10,000 under one of its policies, the Supreme Judicial Court of Massachusetts decided that policy covering wool in a Boston warehouse and a rider covering it in an out-of-town store house did not cover the wool while in transit by rail between the two points. The insurance company thus wins the suit.

TAXING FIRE COMPANIES FOR FIRE BRIGADES.—The recently issued official return shows that the contribution of the fire insurance companies to the Metropolitan Fire Brigade—amounting for the current year to 34,125 lbs—is based upon a gross business done in 1901 aggregating 975,014,285 lbs of insurances. But why fire companies should pay such a tax is not explained. On the same principle life companies ought to bear a special tax for building sewers as these sanitary works are a benefit to them.

THE SUICIDE CLAIM DIFFICULTY.—Jacob Boehm, formerly a wealthy German resident of Denver, took out a policy for $30,000 in the Germania Life in 1891, and transferred it to the First National Bank to cover an indebtedness. Within three months after the issuance of the policy Boehm was found dead in his room, with a bottle labelled "cyanide of potassium" close by. It was found that Boehm had remarked to a friend that he intended to kill himself, and the company refused payment, on the ground of suicide. The bank sued, and lost on the lower court, but the Court of Appeals has reversed this. It holds that there was no evidence of suicide, beyond the remark made a month before, and that that could not be regarded as evidence that he had really killed himself.—"United States Review."

TO INSURE WOMEN AGAINST BECOMING OLD MAIDS.—Dorothy Dix, an American writer, states that a number of capitalists who desire to combine profit and philanthropy are organizing a kind of matrimonial accident company to insure women against becoming old maids. It is intended that in the event of a spinster not having a husband to support her she may at least have the consolation of drawing an annuity. Miss Dix solemnly avers that this is a worthy and feasible plan and it should be easy enough to figure out a reliable table of risks since a woman's ideals and fancies move in cycles

A much better idea would be to build up a fund by saving or insurance in some form, so that every daughter on coming of age would have a comfortable sum for her dowry.

PAR ' A PET, adj. (Dagonish, *parapetto*, breastwork.) (From "Rough Notes.") 1. Rising above the roof. It applies to walls, and not to the chimneys. Any one who attempted to apply it to the latter in polite society would quickly discover that it does not fit. 2. A parapet wall