

**CANADIAN FIRE UNDERWRITERS' ASSOCIATION.**

The usual quarterly meeting of the Canadian Fire Underwriters' Association will be held in Toronto, on the 29th inst.

**LIFE ASSURANCE WIT AND WISDOM.**

From various sources the following column is culled, which is made up of meat and spicing.

The time when life assurance will not be necessary will be:

When all men live to be eighty or ninety years old.

When every man is able to accumulate a fortune which will support his wife and children comfortably to the end of their days.

When an untimely death from accident is unknown.

When the many diseases which now bring to a speedy end so many young men and men in middle life have no terrors.

When a man is always successful in business or his chosen profession.

When it is an unknown thing for a man to make plenty of money for thirty or forty years and then lose it.

When every man retires at sixty or seventy and enjoys a happy old age, free from care.

When young widows no longer are found struggling to support themselves and their children.

The "Union Central Advocate" says: "Doubtless many think the happy time is approaching, for there are millions of men in the United States who carry no insurance, and who cannot be persuaded to do so. And, doubtless, many of those who have died in the last twenty or thirty years were disappointed in their anticipation of such a time, as the thousands of suffering widows and children attest. May the welcome day come soon; but until we are sure that it has arrived, the wisest thing for us to do is to take all the life insurance we can carry, for there is a possibility that it may be deferred many years."

A bright little work by Mr. J. Carlisle McCleery, has the following amongst a number of pithy and witty sayings:—

*Don't* be disappointed if you don't succeed at the first time of asking. Your present wife didn't say "Yes" when you first proposed. She did, did she? Ask her *now* and you'll find I'm right.

*Don't* let your man wander off into the fiscal problem, Home Rule, the recorded habits of the ichthyosaurus, or the meaning of Philosophic Humanitarianism. It will only confuse him, though you, of course, are letter perfect in all four. Keep him to the point.

*Don't* try to master the intricacies of every scheme of every office of every country in the world. It is better to understand the multiplication table and be able to apply it, than to dream through logarithms and the binomial theorem. The two last are very good in their way, but theirs is not the only way.

*Don't* be bad-tempered—not even with the telephone girl.

*Don't* touch politics. Conservatives may be humbugs. Liberals frauds, and Home Rulers a mixture of both; but saying so won't bring business. An "open mind" is by far the surest introduction, and an agent who cannot be Conservative, Liberal, or Home Ruler, as occasion requires, had better try hawking bananas. Bananas, at least, have no political complexion.

*Don't* imagine that a fountain pen and a proposal form

are all that are necessary to insure a man. A persuasive tongue, and some brains as well, go a very long way.

*Don't* try to be too witty in conversation with your client. Let him make most of the jokes, and *you* do most of the smiling.

**PERSONAL.**

MR. A. J. RELTON, of London, manager of the Guardian Assurance Co., left Montreal on the 20th inst. for New York, from whence he sailed for London, Eng., by the S.S. "Crown Prince Wilhelm," on 22nd inst. Mr. Relton has been in Canada for over three months, making arrangements in connection with the Canadian Branch Office. We wish him *bon voyage*.

**Notes and Items.****AT HOME AND ABROAD.**

THE BANK OF BRITISH NORTH AMERICA has opened a branch at Bobcaygeon, Ont., under management of Mr. G. D. Watt.

OTTAWA CLEARING HOUSE.—Total for week ending 17th March, 1904—Clearings, \$1,926,151; corresponding week last year, \$1,829,665.

THE ATLAS MUTUAL FIRE, of Boston, has had a receiver appointed at the request of Commissioner Cutting. The assets are \$103,000, liabilities \$163,000.

THE NORTH BRITISH AND MERCANTILE is reported to have reinsured the Potomac, of Washington, D.C., arranging, however, for the continuance of the Potomac in business.

ANOTHER BALTIMORE FIRE VICTIM.—The Lafayette Fire, of New York, has retired its risks, being taken over by the National, of Hartford, owing to the Company's losses at Baltimore.

PNEUMONIA IN NEW YORK is said, by the "Spectator," of that city, to be so prevalent, that 10,000 were killed by it last year, and 550 New Yorkers are sent to bed daily with pneumonia. The same paper says: "A man is in greater danger, when crossing Broadway, New York City, than in a trip across the continent." New York seems a good place to stay away from!

A CORRESPONDENT ASKS:—In what work occurs the assertion, "There are no snakes in Ireland?" In "Von Troil's Iceland," is a chapter headed, "Concerning the snakes of Iceland," which chapter has only these six words, "There are no snakes in Iceland." For "Iceland," it is customary to substitute "Ireland." We are glad to give this information, though it is of a class not contemplated by our "Queries" column.

INSURANCE COMMISSIONER DEARTH, of Minnesota, declares that he will fight any attempt to enforce the co-insurance clause. "I am informed," says he, "that a committee representing certain companies held a meeting recently in Chicago, and decided that on certain classes of business risks, which would embrace the stocks of nearly all merchants, they would refuse to take the business unless the insured would apply for the co-insurance clause. I shall investigate the report and act under our law to prevent the enforcement of any such rule."—"Insurance Herald."