

PARAGRAPHS.

The worse the times are, the greater is the need for sound life insurance.—*Mutual Life of Canada's Bulletin*.

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A contemporary informs us that "it is read by the richest people in Canada." Is this intended as a recommendation?

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The Mutual Life of Canada, following its usual generous policy towards its employees, has arranged that enlistment by members of the staff will not mean any pecuniary sacrifice on their part.

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The latest gem of ill-informed writing in the newspapers about the business of insurance comes from Detroit. A paper there solemnly points out that while life insurance premiums in the State of Michigan are increasing, "losses are not increasing proportionately!"

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The Kingston Life Underwriters' Association are the winners this year of the Reid cup presented by Mr. John R. Reid, of Ottawa, to the association showing the greatest proportionate increase in membership of local underwriters' associations during the past year.

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The Census & Statistics Office at Ottawa is out with a preliminary estimate of 308 839,800 bushels as the total wheat crop of Canada this year, the production in the three western provinces being placed at 275,772,200 bushels. This is much higher than other estimates.

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Husband—"You charge me with reckless extravagance. When did I ever make a useless purchase?"

Wife—"Why, there's that fire-extinguisher you bought a year ago; we've never used it once."—*Boston Transcript*.

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To contribute to the funds of an orphanage is considered one of the best philanthropies. The easiest way to do it is for the philanthropist to take out life insurance in favor of his own children who will be orphans in the event of his death.—*Mutual Life of Canada's Bulletin*.

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L'Argus, a Paris insurance contemporary, notes that the French fire companies have had fewer losses since war broke out, while the accident companies similarly report a lessening in the duration of temporary disablements. The reason given is that incendiaries and "certain unprincipled medical practitioners" are now at the front.

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The Bulletin of the Mutual Life of Canada scores heavily on the alleged military experts who spread themselves all over the newspapers, by casually remarking that if ignorance is bliss, the war editors should be happier than the seraphs in heaven." Hear, hear!

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An advertisement of the I. O. F. appears in a daily paper on a special page devoted to representative financial institutions "who have been largely influential in the up-building of Canada and the maintenance of Canadian credit at home and abroad." The canvasser who secured that I. O. F. advt. must have a mordant sense of humor.

It was announced at Ottawa yesterday that the Minister of Finance has satisfied himself that abundant facilities exist for the financing of the western crop movement without undue acceleration.

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We erred in placing accounts with a collection agency, in the belief that they were courteous and diplomatic. On the contrary they assume that every debtor is a dead beat to be intimidated—by mail, at a safe distance, and not by personal interview. We apologize to our friends—and enemies. As for us—"never again."—*Coast Review*.

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American surety companies are reported to have agreed upon rates for war contract bonds as follows:—bonds guaranteeing return of money advanced, 2 per cent. or if collateral is furnished, 1 per cent; for contracts with no financial advance, one-half of 1 per cent., the total premium being not less than 2 per cent. of the penalty of the bond or more than 5 per cent.

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An old-timer of the New York Life's field force down in Kentucky, Capt. Marcum, is 75 years of age, has had acute indigestion for two years and works in a district whose industries (lumber and coal) have been as flat as ditchwater for a couple of years. But by June 10 his written and paid for business for the \$200,000 club year was \$203,508. How's that for an old 'un?

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The Commercial Union Assurance Company, Ltd., acting as trustees and executors of the will of the late Sir William Dunn, have handed to the Governors of Guy's Hospital Medical School £25,000 in new War Loan four and a half per cent. fully-paid stock, for the purpose of endowing a Lectureship in Pathology in the Medical School, to be called "The Sir William Dunn Lectureship in Pathology." It is believed that this will be the most liberally endowed Lectureship in Pathology in Great Britain.

PRINTING OFFICE RISKS.

Printing offices generally have on hand a supply of gasoline to clean type and presses. In most cases it is not kept in a safe manner. The type cleaning should be done on the outside or in a well-ventilated room and the gasoline used to clean the presses should be kept in approved cans and used as needed. The cloths or waste used for this purpose should never be left in the house, but should be carried out, as a cloth or piece of waste saturated with gasoline is liable to cause spontaneous combustion.

WANTED.

Special Agent for Montreal by a large British Life Insurance Company. Address stating age and previous experience in Life Insurance, terms, salary and commission to A.B.C. c/o Box 1502, The Chronicle, Montreal.