

The man who sneezed so hard that he dislocated his shoulder, and who has been drawing \$25 a week for accident insurance, was up to snuff.—*Times*. Twenty five dollars a week is not to be sneezed at. *Accident Assurance*.

The Pennsylvania Supreme Court has decided that unless bicyclists dismount when crossing railroad tracks they cannot recover damages, on account of contributory negligence. We presume this applies to street railroad tracks.

The Provident Savings' Life Assurance Society has just passed through an examination by the Superintendent of Insurance of State of New York, who reports the company to be in excellent condition, with a substantial surplus. He also states that the Provident Savings' is under able and conservative management, and that its books and records are kept in systematic and thorough order.

The Land sales of the Canada North West Land Co. are becoming larger as there is a stream of settlers going in from the States. The October statement shows sales of 4,080 acres, compared with 110 in October, 1896, and receipts for the month \$21,757, as against \$8,773 last year. For the last 10 months the sales were 27,771 acres which is about 10,000 acres in excess of sales in same period 1896.

Mr. Steen, proprietor and editor of *The Commercial*, Winnipeg, who is a recognized authority on North West affairs, when in this city a few days ago stated the value of the wheat exports from Manitoba and the Territories this year as 10 millions, and of other grains, furs, hides, etc., as 8 millions. He expressed his conviction that four or five years of prosperity were in prospect for the whole of the North West.

The Imperial Bank, Toronto, is about opening a branch in this city. The office will be in the Standard Life Building, St. James St. The Imperial has a paid up Capital of \$2,000,000, and a Reserve Fund of \$1,200,000. Its circulation runs near the limit. It has deposits of about 10 millions, and current loans of 8 millions, with securities of over 2 millions. The General Manager, Mr. D. R. Wilkie, has long enjoyed a very high reputation as a banker; he is President of the Canadian Bankers' Association.

Mr. Almond F. Nason, the well-known Superintendent of agencies of the Aetna Life Insurance Company, died at Hartford on the 3rd inst., after a few days' illness. The deceased after preparing for an university course decided to enter business. He commenced his insurance career as assistant general agent at Boston of the New York Life. After filling other engagements he, in 1870, accepted the office which he held at the time of his death, in discharging the duties of which he made hosts of friends by his generosity of disposition and his straightforwardness and courtesy in business. Although a man of decided convictions he was ever most tolerant in judgment. His duties brought him into contact with many Canadians who sincerely mourn his untimely end, as do all to whom the deceased was personally known. The Aetna Life has lost a most valuable officer by the removal of Almond Francis Nason.

Going Ahead.—The Standard Life Assurance Company, of Edinburgh, has purchased for £49,950, or £75 per square yard, a frontage in Park Row and City Square, Leeds, of 204 ft., containing an area of 666 square yards. The site contains no buildings whatever at present, but it is reported that the Standard intends to build handsome premises upon it. The situation was described by the auctioneer as the premier site in the city.—*L.R.*

Molsons' Bank changes. Numerous changes have recently been made in the staff of the Molsons' Bank. The position of assistant manager, vacated by the appointment of Mr. H. Markland Molson to the Board of Directors, has been filled by Mr. E. C. Pratt, formerly accountant, Toronto, and he has been replaced by J. H. Campbell, formerly accountant at the head office, this last position now being held by H. A. Harries. Mr. G. B. Pattison, of the London branch, replaces Mr. Elliott as accountant in Toronto, and W. Wallace, of Montreal, goes to Hamilton as accountant. B. H. Wand, accountant at Morrisburg, comes to Montreal as assistant accountant, being replaced in Morrisburg by W. S. Connolly, of Winnipeg. F. MacBeth, of Brockville, goes to Winnipeg as accountant, and is replaced at Brockville, by C. E. Baynes-Reed, while Mr. Badgely, of Montreal, will become accountant at Sorel. A new branch has been opened at Quebec, with C. M. McCuaig, of Woodstock as manager, and H. E. U. F. Mason, of Hamilton, as accountant. Mr. E. W. Wand, manager at Owen Sound, replaces Mr. McCuaig at the Woodstock branch, while Mr. J. R. Wainwright, manager at Norwich, takes the Owen Sound vacancy, and Mr. R. Elliott, accountant at the Toronto office, becomes manager at Norwich.

PERSONALS.

MR. H. STIERMAN, general manager of the Bank of British North America, left for England on the 13th inst. by the "Campania." He is on a business trip and is expected to be absent about one month. We trust he is having a pleasant voyage, and that the return one will be swift and agreeable.

MR. BLACKADAR, of the Insurance Department, Ottawa, was in the city recently making the usual inspection of the life insurance companies. He returned to Ottawa on 4th inst.

MR. CHAS. W. HAGAR, the newly appointed manager of Dominion Burglary & Guarantee Co. (to succeed Mr. J. A. Grose, bound for the Klondike), was special agent for Guardian for some years and previously manager of Royal Electric.

MR. R. A. KYDD, manager of the Montreal Loan & Mortgage Co., was married on the 11th inst., to Miss Maud Alexander, daughter of Mr. H. N. Alexander, Chicago, and grand daughter of our esteemed fellow citizen Mr. Charles Alexander. We wish Mr. and Mrs. Kydd every happiness and prosperity.

WE CONGRATULATE **MR. J. H. CAMPBELL** of the Molson's Bank, this city, upon his recent promotion. Mr. Campbell is a capable and courteous officer whose further advancement is only a question of time.

NOTICE

Hartford Fire Insurance Company

OF HARTFORD, CONNECTICUT.

On and after 1st December next, the Agency of the Hartford Fire Insurance Company of Hartford, Connecticut, will be represented by the undersigned at No. 11 Hospital Street, Montreal.

G. ROSS ROBERTSON & SONS, Agents.