

WANTED.

A Fire Insurance Clerk of many years experience is open for engagement, has a general knowledge of all departments, and speaks both languages. Satisfactory reference can be furnished. Address,

THE CHRONICLE,
151 St. James Street, Montreal.

PERSONAL.

Mr. Austin, manager of the Coaticook branch of the Eastern Townships Bank, has been appointed manager of the branch in this city, which is about being opened. Mr. Austin was presented on the 29th inst., with a rich cabinet of silver and an address by those associated with the Coaticook branch. At the meeting held to make the presentation a number of speeches were made in which Mr. Austin was extolled in most flattering terms.

NOTES AND ITEMS

"INSURANCE ENGINEERING" is the latest aspirant for the favour of underwriters, architects, fire departments, etc. The number for May comprises an article on "The Fire Hazard of Vertical Openings," which is illustrated. The article itself points out the nature of the hazard from vertical openings in large stores and gives advice as to what is required to decrease such risks. Another illustrated article is on, "The Standpipe and its Auxiliaries;" others are, "Fire Protection in Europe," "Warehouse Fires," their causes and prevention, etc., etc. The publication starts well and promises to be of service. It is issued by "The Insurance Press," New York.

RESPECTING LIABILITY of street car companies, the Supreme Court of Massachusetts recently handed down a decision that is of more than passing interest. The case at issue, as reported by "The Argus," was that of a woman who had brought suit against a street car company for damages for injuries received while stepping from one of the company's cars. The facts were these: As the car was approaching the street corner where the woman wanted to get off a fire-engine and hose-cart were encountered, and the motorman stopped the car. The woman, thinking the stop was made on her account, hastened to alight, and was struck by the hose cart and knocked down. She brought suit against the street car company for damages and her husband sued it for the expense to which he had been put by reason of his wife's injuries. The trial judge ordered a verdict for the company in both cases, and the Supreme Court of the State sustains the decision of the lower court. In summing up the case the learned judge said: "Street car companies carrying passengers in ordinary public streets or highways are not negligent in not providing means for warning passengers about to leave a car of the danger of colliding with or being run over by other vehicles in the street. The risk of being hurt by such vehicles is the risk of the passenger, and not of the carrier."

CITY OF WINNIPEG

(CANADA)

DEBENTURES

Sealed tenders, addressed to "The Chairman, Finance Committee," and marked "Tenders for Debentures," will be received at the office of the city comptroller, City Hall, Winnipeg, Manitoba, up to 3.30 p.m., on

FRIDAY, THE 28TH DAY OF JUNE
NEXT

For the purchase of

\$956,708.22

of City of Winnipeg Debentures, Principal and interest payable in gold or its equivalent.

\$326,827.92 of these are payable, interest and principal, at the Bank of Montreal, Winnipeg, the remainder, \$629,880.30, will be made payable at any place in the United States, Great Britain or Canada, that the bidders may desire.

Those payable in Winnipeg are:

Louise Bridge (conversion)—\$208,000.00 3½ per cent's, running 35 years from 10th February, 1900.

Water Services—\$25,000.00, 3½ per cent's, 30 years from 1st November, 1899.

Industrial Exhibition—\$15,000.00, 3½ per cent's, 30 years from 1st October, 1900.

Crematory—\$17,000.00, 3½ per cent's, 15 years from 1st March, 1900.

Local Improvements—\$61,827.92, 4 per cent's, 7 years from 30th March, 1900.

Total—\$326,827.92

The following debentures will be dated 30th July, 1901, rate of interest 4 per cent. per annum, payable half yearly. The place of payment is left to the bidder's option.

	Years.
C.P.R. bonus (conversion)	\$200,000.00—30
Water works extensions	64,173.93—30
Water works extensions (approximately)	4,000.00—30
Local Improvements—	
Plank walks	25,717.82—7
Block pavement	28,189.36—7
Boulevards	8,729.87—7
Macadam pavement	98,864.70—10
Sewers	74,515.70—15
Asphalt pavement	83,721.13—23
Granolithic sidewalks	5,817.99—20
	\$679,880.30

Provision in all cases for yearly levies for "sinking fund" sufficient to redeem at maturity.

Tenders to be for the whole or any portion. No tender necessarily accepted.

Purchasers to take delivery at Winnipeg and pay accrued interest.

Any further information furnished on application.

D. S. CURRY,

City Comptroller.

Winnipeg, Manitoba,
23rd April, 1901.

OF INTEREST

Every man investing in a Life Policy and every Life Insurance Agent should read the statement of

Interest Earnings of Life Insurance Companies

published by INSURANCE AND FINANCE CHRONICLE of Montreal, of date December 21st, 1900. Reference to that statement will satisfy both buyer and seller that it pays best to do life insurance business with and for

The Great-West Life Assurance Co.

According to that statement the average rate of interest earned in 1899 was

By Canadian Companies, 4.51 per cent.

By British Companies, 3.92 per cent.

By American Companies, 4.69 per cent.

While The Great-West Life earned 6.50 per cent.

A few openings in good districts for good agents.

Address Head Office, Winnipeg, or Branch Office in Toronto, Montreal, St. John, N.B., Vancouver, B.C., or Victoria, B.C.