

Note 1 : When mercantile districts contain Carelessly Maintained Dwellings or Tenements, or where there is evidence of a general untidiness or carelessness about the premises, etc., see District No 4.

Note 2 : Where a block contains a risk of large area equal in area to six ordinary mercantile risks, in grades 1, 2, 3, 4 and 5, and to three ordinary mercantile risks in grades 6 and 7, it should be classed as a Mercantile District.

No. 4.—Inferior Constructed or Carelessly-maintained dwelling or tenement district comprises all blocks or districts where a majority of the buildings are of inferior construction, and where there is evidence of a general untidiness or carelessness about the premises, including any general objectionable feature of occupancy or condition of buildings, streets, alleys or premises.

Note : When the general condition and care in and about the premises are good, inferior construction alone may not be sufficient cause for classing as District No. 4.

THE ROLL OF HONOUR.

ROYAL INSURANCE COMPANY.

Six members of the staff of the Manchester Branch of the Royal Insurance Company were engaged in the operations at the Dardanelles in which the East Lancashire Division took so brilliant a part. Of the six, three (Messrs. B. C. Cory, J. K. Senior and J. F. Hickson, all of the 6th Manchester) have been reported killed, one (Captain Malcolm G. Bird, of the 8th Lancashire Fusiliers) appears in the casualty lists amongst the "wounded" and one (Mr. S. McMillan), also of the 6th Manchester, is in the list of "missing." The news of the death of Messrs. Cory, Senior and Hickson has been received with much regret by their comrades in the office, by whom they were all greatly liked and respected.

BRITISH CROWN.

Second Lieutenant Ralph L. Breckell (second son of Mr. and Mrs. E. J. B. Breckell, of Waterloo, Liverpool), Local Secretary to the British Crown Assurance Corporation at Liverpool, is reported to have been killed in action on the 9th July. Lieut. Breckell was greatly esteemed by the Directors and Management, and his career has been a promising one. He enlisted in August and was gazetted in February to the Third South Lancashire Regiment. Two of his brothers are serving in the Army.

NORTHERN ASSURANCE COMPANY.

The list of casualties among the officials of the Northern Assurance Company engaged with the forces includes the following names :

Killed.—London Head Office—C. L. Whitehurst, died of dysentery, Westminster Dragoons; J. R. Wagstaff, killed in action, L. R. B. Manchester Branch; E. S. Humphrey, killed in action, Lancashire Fusiliers.

Missing.—Liverpool Branch—F. E. Barlow, Loyal North Lancashire Regiment.

Wounded.—London Head Office—E. C. Baker, London Rifle Brigade; H. A. Salter, R. A. M. C.; H. W. Newman, Civil Service Rifles. Liverpool Branch—W. Porteous, King's Liverpool Regt.; J. H. Thompson, King's Liverpool Regt.

COMMERCIAL UNION.

The death of Second Lieutenant Harry Yorston Dixon, who was killed in action on the Gallipoli Peninsula on the 13th July, robs Leeds insurance circles of one of its most popular and rising officials. Formerly occupying the position of Inspector of Agents with the Royal and Sun Offices. Lieut. Dixon became Local Manager of the Liverpool Victoria Insurance Corporation, and, on its coming under control of the Commercial Union a little more than a year ago, entered the service of the latter Company.

On the outbreak of the war Lieut. Dixon joined the ranks of the Leeds Pals Battalion. After a few months he was gazetted to the York and Lancaster Regiment and he was selected from a number of Officers to go to the Dardanelles. He was in Alexandria for a time and has apparently met his fate almost immediately after landing on the Peninsula.—Post Magazine.

MR. WEGENAST IN THE WEST.

Mr. George Wegenast, managing director of the Mutual Life of Canada, has just completed his annual trip through the prairie provinces, where the investments of the Mutual Life exceed ten million dollars.

Interviewed in Winnipeg, Mr. Wegenast stated that during the past year the Mutual Life has bought largely good municipal bonds in Western Canada. The company is still buying western bonds and will continue to buy them if they are of a satisfactory character.

Mr. Wegenast was asked for his opinion regarding legislation which has been passed in Western Canada to protect certain borrowers, and in reply he said that much of this legislation would in the long run injure those whom it was the intention of the government to help. It would tend to prevent lenders from sending money into the country and would tend also to raise the rate of such money as was sent.

Speaking of general business conditions, Mr. Wegenast said that while the larger cities had suffered, the rural districts were quite prosperous. Although all the towns of the west were quiet, the intrinsic value of western securities was unimpaired, and loans made on good prairie farms were as safe and sound as any investments in the world.

MR. M. CHEVALIER ELECTED DIRECTOR OF PROVINCIAL BANK.

Mr. Martial Chevalier, the well-known general manager of the Credit Foncier Franco-Canadien has been elected a director of the Provincial Bank of Canada, in succession to the late Hon. Louis Beaubien.

Mr. Chavalier has previously been associated with the Provincial Bank for some years as a member of the board of control of the Savings Department. He is succeeded in that capacity by Hon. Narcisse Perodeau, minister without portfolio in the provincial government.

The London (England) County Council has decided that insurance companies which have not declared a dividend during their last financial year shall be ineligible for the insurance of any of the Council's property, unless some exceptional reason satisfactory to the Council can be shown.