

conscious or unconscious attempts to pass this money of the Straits Settlements, which is not a straight settlement even for car fare in Canada. Perhaps, some Rip Van Winkle of the swindling profession is making dear, honest, unsuspecting Birmingham a dumping place for Confederate scrip.

The Tuscan Mystery.

There is a wealth of suggestion to the student of possibilities, in search of material for a novel, in the story of Herr Ernest Possel, a German subject, now being told in several of the British insurance papers. Reuter's Agency is reported to be responsible for the information received from Rome of the death of an English lady, whose maiden name was Eleanora Beckett, and whose dead body was found at the foot of some rocks on the coast of Tuscany. The details are very meagre; but what may be wanting in strength of diction or affluence of imagery in the intelligence furnished by Reuter is quickly supplied by any romance-loving reader of the following reported facts. Just previous to the discovery of the English lady's body, she had been driving with her husband, Herr Ernest Possel. Investigation of the circumstances led to an order from the judicial authorities for exhumation of the body. The foreign husband of Eleanora Beckett, the English lady, poor Herr Ernest Possel, was arrested, and, when subsequently released on bail, committed suicide. The main if not the only reason for suspecting Possel of having disposed of his spouse by precipitating her from a cliff on the Tuscan coast seems to have been an insurance on the life of the lady for \$50,000.

We should be sorry to see the insuring by a husband of his wife's life made illegal. At the same time, it becomes a matter of the most serious nature if the mere fact of this English lady being insured for a large sum of money led to her husband's arrest on a charge of murder. If a peril like this has to be faced by every man who has placed an insurance value on his better-half, the sooner some system of fancy insurance is devised whereby he can be protected from the consequences of any accident to his beloved insured one, the better it will be for all concerned. What could poor Possel have done to warrant his arrest? May we assume that he was a foreign adventurer touring in sunny Italy with a wealthy English wife, and with great expectations at her death; and had he been known to express a wish for her sudden departure from this sublunary sphere even by stepping from a carriage into space when driving on the coast of Tuscany?

In any event, the death of Eleanora Beckett and the suicide of her husband, Herr Ernest Possel, adds another to the list of singular and sad occurrences, fatal and mournful events, from which some writer may yet gather the material for an old-fashioned three volume novel; or the modern playwright may weave the plot for a thrilling drama showing up the tragic side of insurance.

The Humorous Side of Insurance. Some of the reasons given by the insured for failing to renew fire insurance are odd and whimsical, and the editor of the Norwich Union Magazine, evidently falling in with the humour of some of the letters sent by agents with returned receipts, thus indulges his playful fancy or genius:—

"A small batch of 'returned receipts' of varying dates has just come under our notice. Two of these, dated 1885, are not taken up because, says the Agent, 'the insurer states that many persons now send their fire insurance money to Mr. Müller (Müller's Orphanage, Clifton, Bristol), and take the risk themselves, relying on Mr. Müller's prayers and the fact that the money was given to charity to keep them safe.' Another agent loses a renewal for a widely different reason: 'Refused to renew' writes he, 'because I don't spend enough at his house.' A third agent is more peppery, and states boldly '— is an ass! He has nothing to grumble at; he wanted a concession which in fairness to others we did not make.' But perhaps the most crushing refusal to renew came on a post-card, as follows: 'Dear Sir,— As I have hopelessly lost my original policy of fire insurance, and as there is a fire station immediately under my windows, I have come to the conclusion that a renewal is an unnecessary luxury. Yours—' It would be a case of poetic justice if we could state that this last gentleman was burnt out within the year—but we can't!"

But the funny features of the insurance business or profession are not peculiar to or concentrated in the fire departments of companies. There has been so much of tragedy in recent revelations in London, Tuscany and Tangier, connected with life insurance, that we are ready to welcome anything told about a policy calculated to excite laughter or mirth, and the following ludicrous reason advanced by an agent for delay in obtaining the signature of a lady to a proposal for life insurance under the Married Women's Property Act, is full of rich drollery, and must have served to raise mirth even in the private office of the president of the company interested. A clerk from the insurance office called upon the company's agent to know why the signature of the lady applicant could not be obtained. The clerk returned and reported that the lady "could not be approached as she was so upset owing to the fact that her favourite canary had got the 'pip.' Surely this is an instance of what important events may from little causes spring. The mere growth of a horny pellicle on the tip of the tongue of her favourite canary is so 'upsetting' to this feminine bird fancier that she postpones insuring a life possibly imperilled by her grief at the presence of pip.

There is certainly a humorous side to insurance as to banking, and 'tis a pity so little effort is made to enliven such serious business by indulging when speaking or writing in that quality of the imagination which gives to such curious experiences as those recorded by the Norwich Union Magazine a humorous turn.

Any laughable incident; any comical adventure; any droll story of banking or insurance, should be treasured by those who are frequently harassed with care and anxiety.