

destruction of our fine forests of pine and other timber, and the exhaustion thereby of a great and profitable trade, is a subject worthy of serious consideration by our rulers. We are a much governed Province here in Quebec, and yet there is room for practical legislation.

Everybody should be insured—but he is not; the insurance companies ought all to make money—but they don't; rates ought to be kept approximately uniform—but they are not; the reward system ought to have quit before it began—but it didn't; a few folks would like to know what is to become of the residue of the Universal Life—but they don't; bald headed insurance managers wish in the bottom of their hearts (and the tops of their scalps) that the fly season was over—but it isn't; some stockholders wish their money was in the company that never passes its dividends—but it isn't; several esteemed gentlemen wish they had more definite knowledge concerning the English companies that are coming to this country—but they haven't, and they would like to know further "who is to be who" when the aforesaid great companies land here—but they don't; every insurance agent and corporation ought to advertise in and subscribe for the insurance periodicals, but two or three of them don't; news items ought to be abundant—but they are not, on the contrary quite the reverse, they are far more than surprisingly "skeerce."—*Chronicle.*

A. Renouard, of Rouen, France, has lately experimented with greasy rags to ascertain the degree of their inflammability under certain conditions. He took for this purpose a quantity of cotton rags, saturated them with boiled linseed oil, wrung them out and placed them, together with dry cotton, in a box about 18 inches long, eight inches wide and 2 feet high, in which he put a thermometer, in order to mark the increase of temperature. The room in which the experiment was made was kept under a temperature of 170° F. The mercury soon began to rise, and showed, within 1½ hour, 340° F.: smoke commenced to come through the fissures, and as soon as air was let in the flames burst out. In another experiment, made under the same temperature, cotton saturated with crude linseed oil, ignited within five or six hours. Rapeseed oil caused ignition after ten hours. In another room where the temperature was left at 120° F., cotton, mixed with a little olive oil, and put in a paper, burnt after six hours; castor oil required more than twenty-four hours, whale oil only four hours, and fish oil two hours. Spermacetti oil free of glycerine, did not ignite at all, neither did heavy tar, coal tar, or slate oil.

When it was rumored that a change was contemplated in the Montreal Agencies of the Western and Lancashire Companies, quite a breeze rippled across the placid summer-holiday bosom of Insurance Society. There was a considerable amount of besieging, mining, bombarding, flanking and interviewing, so that it is reported, the Managing Director of one Company, and the Inspector

of the other, fled from the beleaguered city, indulged in running the rapids and other rural pleasures by day, crept back to the city in the dead of night, and in the guarded recesses of a double-locked fire-proof vault carried on their little plans. These rumours proving correct, we have now to announce that Mr. A. R. Bethune having resigned the office, the agencies have been offered to Mr. John H. Routh of the Royal, whose nomination has been confirmed by the Companies. Mr. Routh has been long known in connection with the Royal, where his father's name, as General Agent for so many years gave that Company much of its popularity. Mr. Routh's long experience in a first class Company, doing a large and varied business, should fit him well for the position to which he has been appointed. We wish him every success in his new place, which by energy and integrity must become one of great profit. Let the Royal clerks do their duty and give him a regal "send off."

ALL is fish that comes to the net of the Insurance projector. Marriage Insurance is now having a run in the United States. Death-bed Insurance is getting too well known, so they have gone to the other end of string, and attacked the budding affections of blooming dairy-maids and amorous reapers. Of course it is on the mutual benefit principle, and requires no capital to start a Company. A Pennsylvania swain can now load his fair one with marriage policies enough to paper the bridal chamber. An exchange says: "Children 13 years of age are received as members and assessed so much. The younger the person is the less the rate, and the older the higher. The officials pretend to have a system, based upon careful calculations as to marriage probabilities, just the same as the old time Life Companies have as to death probabilities" The thing looked somewhat feasible to us when we first heard of it, but the above paragraph has knocked all the faith in Marriage Insurance out of us. "The younger the person the less the rate, the older the higher." The connubial actuary who founded that system of rating must have been an ancient Benedict who, like Sir Joseph Porter, was blessed with many antique relatives. (Those we have seen on the stage were generally antique.) We know of several cases of sweet seventeen from whom we would require large annual premium for this class of insurance, and we know of other cases that are *not exactly* sweet seventeen to whom we would give a free policy just as an advertisement and never feel a single anxious throb about the liability incurred. If any Pennsylvania Marriage-Insurance men are coming over here to do business, we would give them a word of warning and say "Charge our girls high for they go off early."

"I say, Julius, am you in de same bizness as you was last yea?" said an ebony visitor to his friend of Blackville.

"Wall, no, not 'xactly, de Fiah Insurance Company did 'nt do jes de squar thing by dis ere nigger; dey did 'nt pay up de kalkelashuns as der policy writins agreed on."

"Wall now! do tell! how waz dat ar?"

"Wall, ye see, I 'sured my 'stablishment fer five thousand dollas, an' de Company promised to pay if de place tuk fire."

de po
dollas.
"Y
"W
morni
an' tol
cum r
"W
"W
and af
sich, a
it waz
"O
no sic
"W
an' sw
nuffin
chaps
"I
tell ye
'suran
biznes
your
thous
'N
ar, bu
much
die, de
'dar,

If t
the p
were
made
open
"tha
that
eratic
inert
phys
Mc
have
rotte
unan
but
hard
tion
bene
the s
the f
at th
thirt
then
time
or tw
ever
mori
rem