

united. The Lord Mayor of Dublin takes precedence of the Provost of Edinburgh at state receptions and in state processions. Likewise, the "Ulster King at Arms" takes precedence of the "Lion of Scotland."

This seems conclusive, but, if the question has to be decided in favour of the city that, next to London, was the earliest seat of government, York would put up a strong case, as the authority of Rome was exercised in and from that city in the third century. In A. D. 306, the Roman Emperor Constantius Chlorus died at York, and his son, Constantine, the Great, assumed the title of Caesar in that city.

**What does "Vicinity" Mean?** A case has been passed upon by the Local Agents' Association of Georgia which affords another illustration of desirability of having all the terms in a contract, or letter of instructions, as free as possible from ambiguity. The Scotch saying, "Condescend to particulars," is a chunk of wisdom. An insurance company allowed its agent at Atlanta to write a risk "near Cartersville," where it had no agent. At a later date the company appointed one at this place who claimed that he was entitled to commission on this business because his commission of authority from the company read "Cartersville and vicinity." The committee of the Georgia Association of Local Agents, after investigating the matter, stated that they could not rule on the "vicinity" question, and that, in their opinion, the agent's claim was unreasonable. They were sensible men, for the word "vicinity" is very elastic. It implies "nearness," but then it may be asked, what is the limit, or range of nearness? British people think that places a few hundred miles apart are in the "vicinity" of each other. A letter is before us from England, the address of which gives the name of a town as "near Toronto," which is 250 miles distant from that city. Terms of area should be specific, stating the bounds, so as to avoid misunderstandings.

**The Leeds Election.** It is no particular affair of ours, but we may remind some of our contemporaries that when Leeds elected a liberal in succession to a Unionist supporter of Lord Salisbury's Government it simply illustrated the French proverb, which means: "We always return to our first love," or, the English saying, "The Dutch have taken Holland." Leeds is one of the radical towns of England. That staunch and most able Liberal, the late Edward Baines, proprietor of the leading liberal paper of that place, represented the constituency some years. He would have stood with the Unionists so long as he felt it necessary to stand by the Empire, just as Mr. Chamberlain, who

is a radical of radicals, has done. It is impossible to discuss English politics or the political situation intelligently at present, under a belief that the old-time party division still exists as a controlling factor. The course of events in the last quarter of a century shook the British people like a great convulsion of nature by which the different geological strata are thrown into inextricable confusion, producing a new formation of the Conglomerate order. Now, the Boer war is over, which had a wonderful effect in fusing the British people by a common spirit of patriotism, there may be a reversal of the movement. The two political parties may have power enough to draw apart their old-time adherents into two separate camps. But a new element has been introduced into the politics of the old land, an element full of vital force; an element rich in promises for the future; an element that appeals equally to sympathizers with both political parties; an element that disintegrates both sections; an element which inspires both with nobler aspirations than are found in old-party watchwords; that dominating element is Imperial unity. Both parties may be at one in this question, as, after long years of controversy, they have become welded in regard to other matters, but an anti-British Empire section will never hold the reins of power in Great Britain.

**The Agent's Position and Responsibility.**

A paper on "Casualty Insurance as a Profession," by President Stone of the Maryland Company, has passages relating to the duties, the position and the responsibility of agents which are equally applicable to those engaged in life and fire. In regard to the responsibility of an agent, he writes:

"In his home office necessarily reposes a considerable measure of confidence. His recommendations must be heard and weighed. When they relate to risks previously on the company's books it is not very difficult for the underwriter to gauge their correctness by the records in the home office. But when the risks are new to the company, sources of information regarding them are limited, and the agent's opinion many times must be approved or rejected as it stands alone. How important then that his opinions should be carefully formed upon a thorough understanding of all the features of the risk! As the home office learns by experience to value as trustworthy his recommendations, his standing with it improves. He is then the man chosen for a larger field when the occasion arises. And as another agent's opinions are proven by experience to be hasty, superficial, erroneous, or even biased by the commission-hunger, he is marked for strict restraint and perhaps decapitation. Nor can the agent escape this responsibility by refraining from the expression of an opinion. The sending in of an application is a tacit recommendation. The failure