Notes and Items.

At Home and Abroad.

THE PRUDENTIAL, OF LONDON, up to September 12th had paid 3,199 claims, amounting to $594,500, as a result of the South African War.

THE GUARDIAN FIRE AND LIFE has taken over the Goldsmiths' and General Burglary Insurance Association.

CZOLGOSZ, the assassin, was electrocuted on 29th Oct. The U.S. authorities deserve to be commended for their praiseworthy determination to keep the murderer away from sensation mongers. He died like a brute without any sign of remorse.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY has our best thanks for a portrait of His Royal Highness, Prince George, Duke of Cornwall and York. The portrait is a good likeness.

THE STEAMERS PRETORIAN AND ROSARIAN came up the river on Sunday night and entered the harbour early Monday morning. This is the first time such large vessels have been navigated in the night time between Quebec and this port. This proves that with proper lights and buoys the ocean steamers need not be delayed by night coming on when nearing this port.

THE SUN LIFE OF CANADA carries on business in the following countries, besides its own and the United States: Belgium, Bermuda, British Honduras, open ports of China, Chilli, Costa Rica, Egypt, France, Great Britain and Ireland, British and Dutch Guiana, Hawaiian Island, Holland, India, Japan, Java, Newfoundland, Philippines, Straits Settlement, and the West India Islands.

RETURNS FOR THE WINNIPEG CLEARING HOUSE for week ending 24th October, show as follow :

Week ending Oct. 24, 1901	$3,305,796
Corresponding week, 1900	2,284,910
Corresponding week, 1899	3,209,674

The monthly totals are as follows:

	1901.	1900.	1899.
January	$9,623,466	$9.906,607	$7,683,052
February	7,158,276	6,702,646	6,209,471
March	7,839,692	7,320,962	6,756,121
April	7,634,294	7,091,519	6,916,431
May	8,681,057	9,762,579	7,472,855
June	8,547,908	9,612,084	8,211,716
July	9,213,186	9,395,425	8,169,595
August	9,324,765	8,173,036	7,995,291
September	10,314,335	7,320,147	8,281,158
October		9,183,477	12,689,000
November		11,618,985	14,435,219
December		10,869,325	12,966,905
Totals		$106,956,792	$107,786,814

AN ENGINEER OF THE CANADIAN MARINE DEPARTMENT recently visited Cape Race and made investigations as to the cause of the many wrecks. He discovered that the light on Cape Race is fifty-five feet lower than advertised in the charts, and that, therefore, the horizon is two miles inside of estimates based upon the maps. This may have caused some wrecks, but the current that sets in strongly upon the rocks of Cape Race is probably the main cause of the troubles there. The Canadian Government cannot alter the character of navigation at the mouth of the St. Lawrence river, but it can improve its lighthouse and fog signal service; and until it does this the underwriters will have grounds for the imposition of stiff insurance rates.—*Evening Wisconsin, Milwaukee.*

A RATHER CURIOUS CASE UNDER THE WORKMEN'S COMPENSATION ACT came before Judge Addison, K.C., at the Southwark County Court the other day, reported in the "Insurance Spectator." It appeared from the evidence that Philip Cheek, a labourer, sought to recover compensation under the Workmen's Compensation Act from Messrs. Harmsworth Bros., Limited, for injury which had incapacitated him from following his employment. The applicant's duty was to wash out ink-cans with a strong solution of caustic soda, and india-rubber gloves were supplied to protect his hands from the soda. These wore out, and though he applied for another pair they were not forthcoming, with the result that he suffered from dermatitis, and his hands became so inflamed that he was unable to continue at work. The Court saw nothing accidental in the man's injuries and gave a verdict for defendants.

AN IMPORTANT INSURANCE CASE WAS DECIDED in the Supreme Court, Washington, on 28th ult. As reported in the "New York Commercial Bulletin," it was the case of Fred. A. McMasters, administrator of F. E. McMasters, formerly a resident of the State of Iowa. The case involved the question as to whether an insurance policy goes into effect on the date of the application for it or when the policy is delivered. In this instance the application was made on December 12, 1893, and the policy was delivered December 26, 1893, when the premium was paid. Provision was made for grace of a month in the matter of the payment of the second policy. McMasters died January 18, 1895, six days after the expiration of the month of grace, if it was to be computed from December 12, or eight days before its expiration computing it from the 26th of December, the anniversary of the delivery of the premium.

The Supreme Court decided that the grace began one year after the delivery of the premium, thus holding the policy to be good. The opinion of the Circuit Court of Appeals for the Eighth Circuit was reversed.

THE WORKING OF ONE OF THE NEWER FORMS of life assurance is illustrated by the following case, reported in The "Insurance World:" On a payment of $5,000 the family of John R. Thomas, architect and builder, gets $200,000 from the Equitable Life Assurance Society. The family has decided to take $5,000 a year for twenty years and then $100,000, rather than $130,000 in a lump sum now. Mr. Thomas died on August 27th. Twelve years ago he took out a $25,000 policy in the Equitable. Last year he took $100,000 more in the shape of a 5 per cent. gold bond on which he had to pay $5,000 premium. The society offered the family $130,000 cash in gold, or the $50,000 a year and $100,000 additional at the end of twenty years. The family chose the latter option.