

Notes and Items.

At Home and Abroad.

THE ROYAL has just erected a handsome building in Calcutta for its business in India.

CANADA IN 1901 produced 109 million bushels of grain, 65 million being wheat. Canada's wheat fields are capable of providing the whole world with grain.

MISS MACQUEENY, a cousin of late Dr. Livingston, the great explorer, is living, at the age of 107 years, on the Isle of Mull. She has a daughter aged 70. Pretty good stock.

OUT OF 225,443 MASTERS OF VESSELS and sailors engaged in the British mercantile marine, only 1,252 lost their lives last year. This record takes the humour out of the story, that sailors say, when a storm is raging, "those poor beggars on land are to be pitied!"

NEW ZEALAND'S OLD AGE PENSION SCHEME was dilated upon by Mr. Seddon, Premier of that colony, at a meeting in London. He thought it a reproach that one-third of British artisans at the age of 65 were dependent on public or private charity.

THE BRITISH RIFLE TEAM won the Palma trophy at the international contest at Ottawa last week. The Americans came in a good second, winning a gold medal, and Canadians third, beaten indeed, but not disgraced. The conditions were unfavourable.

THE WISDOM OF THE STRIKE MANAGERS is well illustrated by their special attorney threatening to have a law passed to increase the tax on foreign insurance companies, because it is alleged that several of these institutions have bought some of the bonds of anthracite coal companies. Men can hardly be sane who talk so wildly.

THE CLERGY MUTUAL ASSURANCE SOCIETY, an English company that works without agents and gives no commissions, had \$627,760 less funds at end of 1901 than a year before, which looks as though amateur clerical management was not successful. In the business of insurance, as in other things, what is worth having is worth paying for.

MR. J. E. CLEMENT, who for the past eight years has been associated with the Insurance Company of North America, is, we are informed, organizing a new fire office for the Province of Quebec, to be operated on non-tariff principles. The cognomen of the new institution is "Compagnie d'Assurance Mont-Royal" (Mount-Royal Assurance Company). The Cash Capital is to be \$300,000.

ALMOST A CENTENARIAN.—The North British and Mercantile Insurance Company is nearly 100 years old. This is one of the rare instances of a company in which neither the life nor the fire branch is permitted to keep the other back. The fire branch of the North British and Mercantile has grown on a very great scale—but so also has the life. The Company's progress, says the "Review," affords a lesson which one or two other offices might contemplate with advantage.

THE DIRECTORS OF THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, Ltd., announce the payment of a dividend at the rate of 15 per cent. per annum for the half-year ended June 30, on September 30 next, instead of on September

1, as hitherto, in accordance with the resolution passed at the general meeting held on February 27 last. The directors of the Atlas Assurance Company, Ltd., have declared an interim dividend of 5s. per share free of tax, which will be payable on and after the 26th inst.

GROWTH OF LIFE ASSURANCE IN GREAT BRITAIN.—The amount paid for life assurance twenty years ago was \$2 per head of the population of the United Kingdom; ten years ago it was \$2.60 per head, and it has now risen to \$3.75 per head. The more rapid growth in the last ten years is due to the great increase in the popularity of insurance, both ordinary and industrial, among the working classes. In the last ten years endowment assurance has, in Great Britain, increased to extent of \$575,000,000, which speaks much for the general prosperity of the old land.

THE DEFINITION OF UNOCCUPIED, or vacant premises in an insurance sense, given by an American Court, we recently showed to have been very loose, an indefinite definition in fact. The Fidelity and Casual Co. defines what is meant by, "without an occupant," as follows:

"The premises will not be considered without an occupant, for the purpose of this policy, unless the assured, all of the several members of his family, and all of his several domestic servants are absent therefrom for at least seventy-two hours consecutively prior to the time of any loss."

IN REGARD TO THE PROPORTION OF FIREMEN to each 100,000 of population, we arrive, says "The Insurance Spectator of London, leaving out the decimals, at the following results for some of the principal capitals of the world:

	3 Per 100,000.	3 Per 100,000.	
London	26	Copenhagen	48
New York	182	The Hague	26
Paris	65	Amsterdam	62
Berlin	47	Rotterdam	376
Brussels	99		

AS TO PUBLIC RIGHTS ON HIGHWAYS.—A New Jersey justice in charging a grand jury said, as reported in "Insurance":—

"Everybody who uses the highways so as to endanger the people in the common use of it is guilty of creating a common nuisance. It is not a question of municipal ordinance; it is the law of the State. It does not depend on statute; it is a common law, which we inherit from our ancestors. Everybody who so conducts himself as to endanger persons who are in the exercise of the common right is guilty of creating a common nuisance, and should be indicted for the same."

This is the law also in Canada.

WHAT'S AMISS WITH CASADIAN RAILWAYS.—The following table published by the "Spectator," showing the accidents fatal and non-fatal to railway passengers, suggests the need of more precautions on our railways:

Countries.	Periods Covered.	Accident Rate Per 1,000,000 Passengers Carried.	
		Fatal.	Non-fatal.
United States	1891-1900	0.48	5.31
Canada	1891-1900	0.69	4.82
United Kingdom	1889-1898	0.02	0.58
Germany	1889-1898	0.11	0.43
France	1893-1898	0.21	0.99

The statistics, however, for Germany and France are unreliable.