

**Guide-Book of the Dominion of Canada.** We have to tender our thanks to the Hon. J. Carling for a copy of a guide-book of the Dominion containing a great deal of valuable information for intending settlers, with illustrations and map.

**The German-American Real Estate Title Guarantee Company** of New York has been organized. It undertakes "to examine titles to real estate and to guarantee and insure them, as well as bonds and mortgages." Its capital is \$500,000.

**The Government of New South Wales** also asked for tenders for £5,500,000,  $3\frac{1}{4}$  per cent. bonds, payable in 38 years. Applications were received for £17,586,800, or over three times the amount wanted at an average price of 95.4 per cent.

**A. K. Blackadar.**—We were pleased to receive a visit from Mr. Blackadar who is now the Deputy Superintendent of Insurance. He impressed us as a quiet retiring man but thorough gentleman, and believe he will make a conscientious examiner.

**Obituary.**—Captain Alexander Davidson died at his residence in Montreal on July 29th, of paralysis, after a few hours' illness. Captain Davidson was for some years connected with the Montreal office of the British American Assurance Company.

**The United Brethren Mutual Aid Society** of Pa. is suffering from the usual assessment societies disease. In 1881 it had 12,059 certificates in force; on December 31st, 1885, it had 7,934. The death rate per 1,000 members in 1885 was 32.4.

**We have received a copy of the address** of President D. A. Heald, at the twentieth anniversary of the National Board of Fire Underwriters. It is a masterly review of the work accomplished by the National Board and of the present condition of the business of fire underwriting.

**Some promoters are trying to float a company in England** to be called the "Moldacot Pocket Sewing Machine Co." The machine is about 8 inches long by 2 wide and one deep, and to be sold at about \$2.50. They only ask a modest capital of £75,000.

**The Fire Waste.**—According to our esteemed contemporary the *Commercial Bulletin*, N.Y., nearly \$54,000,000 worth of property was destroyed by fire in Canada and the United States during the first 6 months of 1886, an increase of about \$3,000,000 over the corresponding period of 1885.

**Mr. G. F. C. Smith**, resident-secretary of the Liverpool and London and Globe, and President of the Canadian Fire Underwriters' Association, sailed for England on July 8th. He will combine business with pleasure, and is expected to return to Montreal some time in September. We wish him a pleasant trip.

**Tontine Bonus Scheme.**—It is stated that a class of the Tontine bonus scheme of the Sun Life Assurance Society of London, Eng., which provides on a low premium basis that the surplus shall be amassed for the exclusive benefit of the assured who survive to the age of 70 years, is now being formed, and will remain open for 12 months.

**Bourne's Handy Assurance Directory.**—We have received a copy of this publication, which contains statistics relative to the financial position and the progress during the last five years of the British Assurance offices with other useful information. It is published by Mr. William Bourne, A. I. A., 12 Lord St., Liverpool, Eng.

**Valuing their Own Services.**—Does not the insurance agent or broker who divides his commission with the insured value his own services at one-half the commission allowed him? The practice of grabbing business by allowing portion of the commissions as a rebate to the insured is demoralizing and reprehensible in the highest degree.

**Bonds, Mortgages, etc.**—The Editor of the *INSURANCE AND FINANCE CHRONICLE* will be glad to hear from insurance agents and others who may have or know of any municipal debentures to be disposed of in their neighborhood. We have inquiries for investments of this nature in amounts ranging from \$500 to \$500,000. Please address the Editor *INSURANCE AND FINANCE CHRONICLE*, Montreal.

**The life insurance agent** who gives away his commission not only cheapens life assurance to his customer's pocket, but lowers it in his estimation. Lacking the persuasive power born of true earnestness, he takes a short, venal cut to secure his risk, but often misses his aim by exciting distrust and contempt for the article he is vending. He gives away his own bread and that belonging to others with whom he is unfairly competing.—*Insurance Times*.

**Interesting to Plate Glass Insurance Cos.**—A lad was driving a flock of sheep through Adelaide, Australia, on March 10th, when they suddenly rushed away from him, and the leader made a clean jump through one of the large plate glass windows of a drapery establishment, all the others following. After enjoying themselves among the drapery and fancy goods, they retired through another plate glass window, leaving broken glass of the value of \$150.

**Mr. John B. Ostell**, for some years accountant of the Royal Canadian Insurance Company, has been appointed, by Superintendent Bosse, manager for Toronto and the County of York of the Union Mutual Life Insurance Co., with headquarters at Toronto. His many friends wish Mr. Ostell every success in his new field. His confrères in the Royal Canadian presented him with an address accompanied by a handsome gold chain and pendant.

"Trade must be rushing," he said, as he halted and pointed to half a dozen boxes of clothing on the sidewalk to be shipped. "On der contrary," answered Moses, "trade vhas werry poor." "But you are shipping lots of goods." "Oh, dose goods vhas going to my brudder Shacob in Cincinnati. I got my insurance on shtock two days ago and now it vhas his turn. When he gets his insurance he ships 'em to Abraham in Chicago. Trade vhas poor—werry poor."—*Indicator*.

**Matrimonial Agency.**—Jensen & Co., of London, Eng., send us an advertisement for insertion for three months, in which they offer to supply settlers with the addresses of respectable young women who would be willing to communicate with bona fide farmers or tradesmen desirous of meeting with useful wives. Applicants are requested to enclose postal order for two shillings to meet preliminary expenses. We advertise frauds, whether matrimonial agencies or assessment societies, free of charge for the benefit of the public.

**Mr. Gerald E. Hart**, general manager of the Citizens Insurance Company has returned from a business trip to the Northwest. He went through to the Pacific Coast taking in Victoria and Vancouver, B. C. Mr. Hart speaks in high terms of the substantial growth and improvements in Winnipeg since his last visit to that city. He was much pleased with the growth of some other Northwest towns, and seems to consider that the indications of future prosperity for Manitoba, the Northwest and British Columbia are unmistakable.