PARAGRAPHS.

While the population of the United States in the 35 years, 1880-1915, doubled, the amount of ordinary insurance in force increased elevenfold.

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The Williamsburgh City and United States Fire insurance companies, both of which do a certain amount of unlicensed business in Canada, are planning a merger.

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It is stated that the British insurance offices are likely to be found in general agreement as to limiting the issue of calendars, diaries, blotters and the like next Christmas, as a measure of war economy.

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Carelessness in using electric irons is now reported as responsible for many dwelling-house fires. A non-inflammable stand and the practice of turning off the current immediately use ceases are recommended.

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Somebody has just discovered that schemes of municipal fire insurance had their origin in 1681 when the City of London tried the game. The law courts of the day ruled that the scheme was *ultra vires* the City and so it fell through.

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Among unusual vacation hazards is that of a Pennsylvania man, who, starting on a fishing trip, was driving along a country road, with a steel fishing rod resting over his shoulder. The rod touched a trolley wire and the man was electrocuted.

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An ex-national champion golfer of the United States is quoted as follows:—"I consider insurance men among the best golfers that we have. They get twice as much exercise out of the game as any other class, and usually about double a normal score."

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The English courts have decided that the estate of an English army officer who was killed by a train while visiting railway guards and sentries, cannot recover on an accident policy which did not operate in case of war. It was held that the war was the indirect cause of the mishap.

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The problem of automobile insurance is one that is now engaging the careful study of every underwriter in all lines and they are getting plenty of experience to work on. In spite of the varied volume of premiums derived from this enormous and growing business there are some companies already who regard it as more of a burden than a blessing. But the local agent is made happy, nevertheless.—*Weekly Underwriter.*

The loss of the plate glass companies as a result of Sunday morning's ammunition explosion in Jersey City is estimated as $300,000 to $400,000.

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July bank clearings at Montreal established a new high record at $326,715,007, compared with $211,147,708 in July, 1915 The previous record was $323,945,748 in May, 1916.

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The Queensland Government is now entering on the business of fire insurance, advertising its rates as "from 20 to 50 per cent. below ordinary tariff rates." Next thing presumably it will take up half-price life insurance.

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The Brandon Life Underwriters' Association won the cup presented by Mr. John R. Reid, of the Sun Life, Ottawa, for the greatest percentage increase in association membership during the past year. The cup was presented at the Hamilton convention.

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"Your honour," said the learned lawyer, defending an arson case, "I shall first prove to the jury that the defendant is incapable of such a crime. If that does not convince, I will show that my client was insane when the crime was committed. If that fails, I will prove an absolute alibi; and, as a last resort, may it please the court, I will show that the building was over-insured and, consequently, there was no loss and that this alleged crime was only a neighbourly kindness to the owner of the building."