

Notes and Items.

AT HOME AND ABROAD.

MONTREAL CLEARING HOUSE.—Total for week ending April 26, 1906—Clearings, £26,616,545; corresponding week 1905, \$17,728,429; corresponding week 1904, \$16,409,539.

THE MOLSONS BANK have opened a branch at Edmonton, Alberta.

CAUSTIC BUT TOO TRUE.—The Insurance Press, of New York says, "The United States has become a Republic of Screech, audible fifty miles out at sea. It is time for the people to return to sanity."

THE BRITISH FIRE PREVENTION COMMITTEE believes in beginning young in the inculcation of the fear of fire. In 1905 it offered prizes for fables designed to warn children against the danger of playing with matches or fire, and as a result 286 fables and stories were sent in. Four of these were selected, and have now been printed in pamphlet form under the title, "Fables for Children, in Respect of the Danger of Playing with Fire." If this publication accomplishes its purpose, many fires may be prevented. Copies may be procured through The Spectator Company, New York, at 25 cents each, or \$1.25 per dozen. Special prices for quantity orders for schools, etc.

A FRENCH IDEA.—The "Assurance Agents' Review" refers to a new French species of insurance termed La Fourmi, the basis of which is, that as a man advances in life the smaller after a certain point is the need for insurance. If a man dies young and leaves a young family, the larger the policy the better, but at 55 or 60 his family are able to take care of themselves or help their parent in case of need. For a certain payment, if a man dies before he reaches 38, his family gets £200. After 38 the amount diminishes till he reaches 51, when it is £100. No doubt such a policy would have attractions for some young married people.

STRANGE NEWS.—Our coal supplies are exhaustible, but may outlast requirements, says the "Scottish Critic." Professor Frederick Soddy, lecturing in our midst on "The Internal Energy of Elements," said that if uranium, which disintegrated to the extent of a thousand millionth part annually, could be made completely to disintegrate in the course of a year, a ton of uranium, costing less than £1,000 would produce more energy than was supplied by all the electric supply stations of London put together. Can that little step in disintegration be compassed? It seems so

easy in imagination compared with all that has been achieved. "We are starting the twentieth century," said Professor Soddy, "with the prize in full view." Mr. Soddy won his spurs at McGill College as assistant to and collaborator with Professor Rutherford, F. R. S., who has just received the honorary degree of D.C.L. from the Philadelphia University.

"DANGEROUS PLACES."—The agent or special who knows and writes the risk "where the bad places ain't" will make a better record as an underwriter than he who knows and writes the risk where "the dangerous places are." He sends in a certificate of character, vouching for the fireproofedness of such "dangerous places." Rates are based on the hazards pertaining to each risk, and do not cover the "dangerous places" of over-insurance, unisances, non-paying, vacancy, want of adaptability to the purposes for which the property was intended, and other "dangerous places" that are often apologized for in the application, but are never paid for in the rate. Any risk that requires a certificate of character in addition to the application and survey can be classed as not fit to send in. The above appeared in the last issue of the "Firemen's Fund Record." How little the writer dreamt of the whole city of San Francisco, where the office of the Firemen's Fund was located, being one of the most "dangerous places!"

PERSONALS.

MR. J. N. NUTTER, inspector of the London Assurance Corporation, has resigned that position to take the management of the insurance department of C. H. Enderton & Co., a well-known real estate firm at Winnipeg.

MR. L. GOLDMAN, managing director North American Life Insurance Co., Toronto, was in Montreal this week.

We understand that Messrs. Laurie and Marks, two officials of the London Assurance Corporation, London, England, have sailed en route to San Francisco in connection with the conflagration there.

MR. J. J. KENNY, managing director of the Western and British America, received word that his wife and daughter who were in San Francisco at the time of the earthquake, are safe. He had the sympathy of the entire insurance fraternity, as well as that of a host of friends, during the anxious time before he heard from the Coast City.

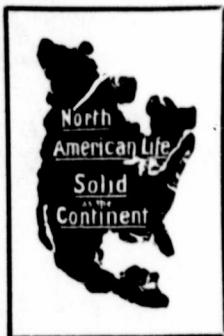
MR. F. W. BROTHGALL, in giving up his position as assistant manager of the Dominion Bank, to become general manager of the Sterling Bank, was presented by the head-office staff of the Dominion Bank with a costly gold watch.

WANTED.—By a British Fire Office, an Inspector for Manitoba and the Northwest.

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