

which are among the greatest needs of the country. It is of the utmost importance that the Minister of the Interior and the Provincial commissioners of Crown lands should learn by the experience of the United States Government to avoid repeating its blunders. Inadequate laws badly administered have permitted a large proportion of the original two billion acres of public lands in the United States to be diverted from their legitimate purpose of providing homes for the people.

Notes and Items.

At Home and Abroad.

THE ÆTNA LIFE has received authority to increase its capital from 2 to 5 millions.

OTTAWA CLEARING HOUSE.—Total for week ending 12th March, 1903, clearings, \$1,825,189.62. Corresponding week last year, \$1,786,819.68.

WILD CAT INSURANCE COMPANIES are said, by the "Post Magazine," to be unknown in Great Britain, owing to the superior intelligence of the British people.

THE GREAT WEST LIFE has opened a branch at Calgary, N. W. T., under the management of Mr. C. P. McQueen, and another at Vancouver, B. C., with Mr. George H. Halse as manager.

THE STANDARD'S SPECIAL EDITION, issued in honour of the 20th anniversary of the New England Insurance Exchange, is a highly creditable production in every sense, the typography and profuse illustrations are well executed, and the papers are very interesting.

NEWSPAPERS IN UNITED KINGDOM are published to the number of 2,431; 454 are issued in London, 1,443 in the English provinces, and 534 in Scotland, Ireland, Wales, etc. Now postage is cheaper we hope to see more of the high class British papers.

RUPTURE CLASSED AS AN ACCIDENT.—At South Shields, on 12th ult., claim was made for compensation, by an artisan, who ruptured himself by over-exertion in the course of his work. The judge decided this to be an accident and made an order accordingly.

RAILWAY ACCIDENTS AND BOILER CASUALTIES are compared by the "Monthly Review." In first quarter of 1902 there were 2,058 railway accidents, by which 198 persons were killed and 1,913 injured, in the same time there were 105 boiler explosions, which killed 71 persons and injured 123. The latter accidents are evidently the more fatal in proportion to numbers.

ROUGH ON THE ACTUARY AND THE ORDER.—Speaking of the most widely advertised friendly society, in the world "The Review" says: "The eminent Fishmonger, of Dublin, was paraded by the Order as one of its distinguished actuarial authorities." Our London contemporary also says: "The carrying on of fraternal and assessment assurance is not the basis of this Order."

HIGH WINDS AND HIGH BUILDINGS.—Damages are claimed by a New York merchant, against the owners of the "Flatiron" building on the ground, that the enormous height of the structure deflects the wind and so intensifies its pressure as to throw pedestrians to the ground and blow in plate glass windows!

THE HOME FIRE INSURANCE COMPANY, NEW YORK, now insures mail matter, registered or unregistered, against loss, by any cause, from time of posting to time of delivery. The cost of the insurance on regular mail is, five cents on parcels valued at \$25 or less, and ten cents on parcels valued at from \$25 to \$100. If the value is less than \$10 the company will insure the parcels without registration. Parcels sent in the ordinary mail valued at \$5 or less will cost five cents, and valued at from \$5 to \$10 will cost ten cents.

ACCIDENT INSURANCE.—The following table of ratios shows the actual experience of the Travelers with the various classes of accidents: Accidents to pedestrians, 24.13 per cent.; at home indoors, 18.80; riding or driving, 12.16; various outdoor home employments, 15.98; sports and recreations—athletics: (base ball, skating, boating, bathing, wrestling, the use of hammocks, swings, dancing, etc.), 6.15; travel by railroad, 4.77; the use of bicycles including riding, handling and cleaning, 4.06; travel by street cars, 2.74; guns and pistols, 1.73; bitten by animals, 1.53; assaulted, 1.20; travel by water, .70; miscellaneous, .05; total, 100.

INSURANCE AND HORSE RACING.—Our esteemed English contemporary, "The Review," expresses pleasure that at the Kempton Park steeplechase, Mr. G. T. Bulteel's "Actuary" came in first, taking 500 sovereigns and such profits on the betting as might emerge, as the saving is. It is curious to read that "Insurance" was the sire of "Actuary." We thought it was the other way about in practice. "Actuary" was never caught, and won easily by five lengths. The Fellows of the Institute and the Faculty are observed to be shaking hands with each other secretly round corners at present."

AN EDITORIAL EXPLOSION.—The editor of the Life Insurance Independent thus vents his wrath on an innocent printer. "When the regular linotype man goes on a strike, and the editor is out of town, and the proofreader down sick, awful things will happen. The new operator, to correct an error, sets up a new line, and then sticks it in anywhere to suit his fancy, being careful, however, not to disturb the line containing the error, but to take out instead another that was all right. Thus what was at first intelligible matter becomes drivelling nonsense, and a gentle, mild-mannered editor is transformed into a wild-eyed, frenzied lunatic, with maledictions on his tongue and murder in his heart."

ACCIDENT DANGERS.—Whichever way we turn, whatever we do, wherever we live, there is no escape from accidents. As Dr. Watts said:

"Dangers stand thick through all the ground
To push us to the tomb.

There were no accident companies in that good man's days; but if he were alive to-day, we have no doubt that he would have sought the protection of accident insurance. At any rate, the necessity for insuring against accidents is obvious; and every man, whatever his occupation, whether he be in or out of business, whether he travel or stay at home, should safeguard himself and family. The cost of a policy is trifling, the necessity for such a provision is evident, and the benefits in case of accident are great.—"Business, Manchester, Eng."