

MUNICIPAL HAIL INSURANCE IN SASKATCHEWAN.

The Saskatchewan Municipal Hail Association reports that on September 18th the losses from hail this year in the province had amounted to \$826,000, with a few claims yet to be received. This compares with losses of \$3,600,000 in 1916, and \$700,000 in 1915.

Taking the figures of 1916, the revenue of the association is based at \$945,000, from which is deducted \$15,000 for additional withdrawals and exemptions of soldiers' lands from hail insurance assessment, leaving \$930,000 as the approximate net revenue for 1917. Administration expenses are placed at \$40,000 to February 28, 1918, so that there will probably be a balance on the year's working of about \$70,000. Last year, it will be in recollection, there was a deficit of over \$2,000,000, and insured were only paid a certain proportion of losses at the time, arrangements being subsequently put in process for their gradual liquidation.

A NEW FIELD FOR WORKMEN'S COMPENSATION.

The New Jersey Attorney-General recently ruled that church officials, organists, sextons, etc., performing services for compensation come under the State Workmen's Compensation Act, and that ministers of churches engaged by the congregation to preach and perform pastoral duties for a stated salary are employees of the congregation and similarly subject to workmen's compensation provisions. If, however, as in the R. C. church, the congregation has nothing to do with selecting the priest or pastor, and has no control over salary paid, then the Act does not apply.

It is expected that this decision will be followed by similar decisions in other States, and the field for writing workmen's compensation business be correspondingly widened.

THE DOMINION'S REVENUE.

The revenue of the Dominion for the six months of the current fiscal year to September 30th totalled \$127,477,905, compared with \$103,589,680 in the corresponding months of the preceding fiscal year. September's revenue was \$21,692,304 against \$19,403,872 in September, 1916. Seventeen and a half millions of this year's growth for the six months is accounted for by the further increase in customs' duties, which for the half-year are reported as \$81,673,818 against \$64,114,675 in the six corresponding months of 1916. Expenditure on current account for the six months was \$50,184,261 against \$49,757,712. In this connection it is to be remembered that interest charges on debt this year show a very considerable advance over those of last year. Expenditure on capital account during the half-year totalled \$95,144,093, of which \$87,772,858 was war expenditure.

BRITISH FIRE COMPANIES' LOSSES AT SALONICA.

Losses of the British fire companies in the recent conflagration at Salonica are now expected to reach at least £3,000,000. This is the most serious disaster the companies have been called upon to face since San Francisco.

QUEBEC POND OF THE BLUE GOOSE.

An interesting meeting of the Quebec Pond of the Ancient and Honourable Order of the Blue Goose took place at the Ritz Carlton Hotel, on Saturday evening, the 20th. inst., when the following fourteen new members were welcomed into the Order:—Messrs. J. Jenkins, G. E. Moberly, W. E. Findlay, C. R. G. Johnson, Jno. McEwan, G. W. Pacaud, G. C. Morris, R. J. Mahoney, W. B. Robertson, J. G. Lee, W. G. Rich, W. H. MacKinson, J. J. Brunet, F. X. Charbonneau.

At the close of the initiation ceremony sixty Noble Ganders and their friends sat down to dinner. A musical evening then followed, the artists being Messrs. Jas. Rice, R. H. Dumbrille, Allan Glover and Clarence McQueen, whose numbers were heartily received. Suitable songs were also rendered during the evening by the Blue Goose Quartette, composed of Messrs. Glover, Virtue, Vallance and Davidson.

The Quebec Pond now boasts of a membership of seventy-four and with the support it is receiving from a large number of company officials, the members are looking forward to the coming season with a great deal of enthusiasm.

SOME "OLD EQUITABLE" RESULTS.

Although the "old Equitable" of London had to meet several early claims arising from the war, last year, it yet reports its whole-life with-profit policies maturing as claims during 1916, as showing an average increase of every £1,000 of original insurance to £2,028. In one case the sum assured and bonuses amounted to over 4½ times the original sum assured; in 12 cases the sum assured and bonuses amounted to over 4 times the original sum assured; in 18 cases the sum assured and bonuses amounted to over 3½ times the original sum assured; in 22 cases the sum assured and bonuses amounted to over 3 times the original sum assured; in 72 cases the sum assured and bonuses amounted to over twice the original sum assured.

Expenses of management were 6.7 per cent. of the premium income. The "old Equitable," established in 1762, and the oldest life company in the world, sticks still to "no agents, no commission."

DEFECTIVE CHIMNEYS.

Defective chimneys are reported by the Commission of Conservation as of major importance as a source of fires. Before winter weather necessitates pressure upon the heating apparatus, the householder should carefully inspect all chimneys, as well as stove and furnace pipes, and have them put in good condition. Rarely, if ever, does the occupant of a house make an examination of the chimney where it passes through the attic. Yet this portion of the building is probably the source of the great majority of fires which start from defective chimneys. Changes in weather conditions and vibration have a deleterious effect upon the mortar in the brickwork, causing it to disintegrate and leaving openings through which sparks may readily pass.

The first local fire insurance agent in the United States, and probably on this continent, was appointed by the Insurance Company of North America at Lexington, Kentucky, in 1794.