**The Prudential of Newark, N. J.,** has abolished the practice of requiring a bond from an agent in its industrial department, and the radical departure is found to answer admirably in practice, and is declared to be already attracting a very superior class of agents to the company, although only in effect a few months. The moral effect upon the agents relieved from "bondage" must also be a consideration.

**A bill to incorporate** the Provident Disability Insurance Corporation of Providence, R. I., appears to have met with a lively show of opposition when brought up for hearing at the State House last week. The speaker who charged that the motives which prompted the sponsor of the bill was the almighty dollar characterized the bill as "the greatest monstrosity which was ever asked of the legislature of Rhode Island."

**The Superintendent of Insurance** of the State of New York has addressed a communication to the District Attorney of York County, calling upon him "to co-operate with the Insurance Department in an endeavor to procure the indictment of those officers of the Lincoln Fire of New York who procured a charter to transact insurance business from the State through fraud, and in order to conceal the same subsequently rendered a false annual statement to the department."

**The Kansas Court of Appeals** has announced that "where words or phrases of doubtful meaning are put in insurance policies, the court would not interpret the meaning to favour the insurance companies, but the construction as to the meaning of the word or phrase would be put upon it that would be most favourable to the policy-holder." This has been the procedure in most courts hitherto, and it need not be supposed that the Kansas Courts have decided in favour of the companies all this time.

**During the two days' argument** in the United States' Circuit Court at San Francisco, on the application of the foreign fire insurance companies for an injunction against the threatened acts of Insurance Commissioner Clunie, that meddlesome gentleman was handled without gloves, and charged with attempting to drive millions of capital out of the State of California. "How can you expect," asked the plaintiff's attorney, "English capitalits to come here and invest their money to assist us in developing the natural resources of this State when they are told that the laws are administered in such a way that the Insurance Commissioner is allowed to discriminate between corporations, favoring some and opposing others."

**At Whitechapel County Court,** before Judge Bacon, a letter was handed in from a country solicitor.—Judge Bacon: What is this man's signature? Can you read it?—Plaintiff's solicitor: Oh, yes. It is H. Bliss Hill.—Judge Bacon: So these hieroglyphics stand for that?—The Solicitor: Yes.—Judge Bacon: You know the name, or you would never be able to decipher it. There was a time when clerks were the only people who could write. But now, for a solicitor to sign his name in that fashion is a disgrace. No, it is worse than a disgrace, it is an affectation. It must have taken him a good deal of trouble and time to hit upon such a signature as that, with dots and scrawls all over the place. I suppose he considers illegibility a sign of intellect.

**The annual examination** of the Actuarial Society of America will be held to-day, Friday, in the Sun Life Building, the presiding officer being Mr. A. K. Blackader, of the Dominion Government Insurance Department. This is the first time of conducting these examinations in Montreal, and there are two candidates for the Associate degree.

**The Liverpool & London & Globe**, remembering Nelson's immortal signal that "England expects every man to do his duty," has notified its United States representatives that those of their employees who are called upon to fight for Uncle Sam in his proposed campaign against Spain, shall have their salaries continued while so occupied. This great English company first in war and first in peace has a record on this side of the water for liberality at the proper time, which is the envy and despair of some of its competitors who will follow suit no doubt on the salary question.

**The Prudential Insurance Company** of America has announced that the war clause in all its policies, industrial or ordinary, held by men who enter the military service of the country, will be waived, and no extra premium will be charged. This is an entirely new departure in industrial insurance; the practice of the British industrial companies is to charge a few cents extra premiums in similar cases, the American industrial companies having had no experience of the war hazard. At the time of the civil war in the United States, industrial insurance was unknown on this side the Atlantic.

**The Toledo**, Ohio papers print this following startling announcement of woman's rights (or wrongs) under the heading, "Revocation of Marriage—to whom it may concern":

I, Delia Perry (sometimes called Birdie Perry), hereby revoke, cancel and annul the marriage contract and relationship heretofore existing between Charles Wald and myself. I renounce all right and privilege to sustain the relationship of wife toward him in the future.

This fair reconcentrado in the bonds of marital fusion has been seized with the spirit of liberty and would be free! But what if the cry should be taken up?

**We do not suppose that the Scripture injunction** to "be not righteous overmuch" was intended to discourage right-living up to a man's level best, but rather to caution against a spurious righteousness in which the profession and the performance might be widely at variance. The same thought in connection with life insurance was suggested by President Patton, of Princton University, recently, in his speech before the Life Underwriters' Association of New York, when the warned his auditors against over-insurance. He preached before the New Yorkers the orthodox doctrine of the duty of life insurance, but insisted on two things, viz.: that a man should get the best kind of insurance, paying the price for a good article, and ignore inducements to take the "cheap" variety; and then that he take of the reliable kind only so much as he can keep up continuously. The advice was timely and fits the agent and the company as well as the insurant. One of the positive evils of the life insurance business in this country is and has been the strain put upon the policyholder to carry insurance which the agent has induced him to take against his own better judgment.—*Age.*