

**MOB LAW RATHER EXPENSIVE.**—A mob at Pineapple, Ala., to wreak vengeance on a negro, set the jail on fire, when he was confined. The fire spread and burnt eight stores, two warehouses, the city Post Office and other buildings.

**PULP WOOD.**—During the eleven months ended November 30 last, mechanical wood pulp was imported into Great Britain to the extent of 298,106 tons, and chemical 202,366 tons, and during the corresponding period of last year the imports of mechanical were 292,854 tons, and chemical 177,028 tons.

**NEW PAPER MILL.**—At a recent meeting of the directors of the Brompton Pulp and Paper Company, of Brompton Falls, Que., arrangements were completed for the erection of a large paper mill next spring, to consist of four machines of the largest and most modern type. The pulp mill of the company was completed last summer.—"Canada Lumberman."

**LIVERPOOL & LONDON & GLOBE.**—Resident Secretary Clarence F. Low and Assistant Resident Secretary Pepper are unusually happy this New Year's Day, and they have good and sufficient reason for being so. The Southern Department of this big company enjoyed splendid prosperity during 1903, and especially so is this the case with reference to its New Orleans business.—"The Vindicator."

**INSURANCE HERO.**—Mr. H. W. T. Gould, of the Hand-in-Hand, Newcastle, recently risked his life in gallantly rescuing a person from drowning off the coast of Cornwall. Strange to say, the man rescued was an agent of the same company, though both were entire strangers. Mr. Gould acted like a true hero, who deserves to be honoured. Had, however, he been unable to swim, the person he saved would have been drowned as he himself would have been, had his courage or his physical strength failed him.

**RATIO OF NEW BUSINESS TO BUSINESS IN FORCE.**—The "Coast Review" gives a table showing the percentage of the new business obtained in 1902, to the amount in force at beginning of the year, for 39 American life companies. Of New York companies, the Metropolitan heads the list with 50 per cent., then comes the Provident Savings with 31.4 per cent., the United States, 24.2 per cent., the Home 23 per cent., the average of the New York companies being 21.6 per cent. The average of other State companies is 18.4 per cent.

**THE TOWN OF LEBANON, Ore.,** was recently visited by a fire, which destroyed almost an entire business block. It is reported that the citizens became suspicious of the actions of a certain man, who, together with his partner, was closing out a bankrupt stock of merchandise in the room where the fire started, and fastened a rope around his neck. He was led to a telegraph pole protesting his innocence, but when the rope commenced to tighten around his neck he confessed to starting the fire, but alleged that his partner had compelled him to commit the felony. He was placed in the county jail at Albany, Ore.

**THE CHICAGO HORROR** has aroused municipal authorities every where to the necessity of insistence upon the most radical conditions of safety in theatres. No wire, nor other arrangement connected with spectacular performances, should ever be allowed to interfere with the proper and prompt operation of the asbestos curtain or metal fire screen. While these at best are only fire-re-

tarding devices, their value as such has been demonstrated. Fire, life and casualty underwriters all reasonably expect that municipal authorities shall be inflexible in compelling the most careful and rigidly maintained compliance, on the part of theatre owners and lessees, with every known expedient of safety and prudence, both in building construction and subsequent management and operation. It may be said that nowadays the theatre hazard touches almost every class of people.—"The Surveyor."

**METROPOLITAN LIFE DIVIDENDS.**—President Hegeman announces that a cash dividend amounting to ten weeks' premiums (about 20 per cent. of the premium for the year) has been declared on all industrial policies issued during the years 1879, 1884, 1889, 1894 and 1899, which shall be in force on their anniversaries in 1904, when the dividend will be payable, except policies issued during 1899 on the increasing life and endowment plan.

It is estimated that the total amount of dividends declared will be nearly six hundred and fifty thousand dollars, which, with the sums paid during the preceding seven years, makes a total of \$4,500,000 distributed without any obligation, expressed or implied in the policies, to pay any dividend whatsoever.

During the year 1904 any policyholder having a whole life policy, who has reached the age of 80, and who has paid premiums for fifteen years, can obtain the amount of the face of the policy as an endowment; or, if the policyholder prefer a paid-up policy for the same amount, so that the money shall be available as a burial fund, the company will issue a paid-up life policy for the face of the policy surrendered.

**THE AVERAGE AGE.**—In 100,000 persons all of the age of thirty-five years, the tabular or expected deaths according to the American Experience Table will be 895, a mortality rate of 8.95 per thousand. In the same number of persons of various ages but with an average age of thirty-five, the tabular or expected mortality may or may not be 8.95 per thousand. It depends upon the relative proportion of young and aged members, not upon the average age. For example: In 50,000 persons all of the age of twenty years, the tabular number of deaths will be 390. In the same same number at age fifty the total deaths will be 689. The average age of the 100,000 persons will be thirty-five, but the total deaths according to the mortality table will be 1,679, a death rate of 10.79 per thousand. Thus it is apparent that the average age of a body of men is of little significance. The normal or tabular death rate at age thirty-five is 8.95, but in a body of men, whose average age is thirty-five, an actual mortality of 10.79 or more may or may not be excessive. A leaflet issued by the "Mutual Life of New York," in giving the above adds: All depends the several ages of the individual members. Nothing can be predicted upon the average age.

**A CURIOUS GHOST STORY.**—At the Salford County Court recently, before Judge Parry, a night watchman named O'Brien, employed at the Westinghouse Works, brought an action for injuries received in May last, in what was known as the Westinghouse Works "ghost" case. Mr. Leigh appeared for the plaintiff, and Mr. Wingate Saul represented the Company. Mr. Leigh stated that on May 17 a workman named Wilson came with a white sheet over him and attempted to frighten O'Brien. There was a struggle between the men, and in this O'Brien received severe bodily injuries, so that he could not follow his employment. Mr. Saul contended that the injuries to O'Brien did not arise of the man's employment, but they