also held that it did not make any difference that the canvasser knew of the title to the goods, for such knowledge not being the knowledge of the company did not waive the condtiion. McGrath v. Home Insurance Company of New York, 118 N.Y. State Reporter 374.)

PERSONALS.

Mr. C. T. Gillespie, for the past two years manager for Ontario and Maritime Provinces of the Provident Savings Life Assurance Society of New York, with headquarters in Toronto, has recently been appointed to the position of general manager for Canada.

Mr. I. McMichael has been appointed general manager of the Great Northwestern Telegraph Co., in succession to Mr. Dwight, who retains, and we trust long will hold the office of president.

Notes and Items.

At Home and Abroad.

Enormous Premium.—American papers are publishing a fac-simile of a cheque given in the Merchants' Bank, Harrisburg, for $86,807, for the first premium on a new life policy.

The Maryland Casualty Company has received a license from the Dominion Government permitting said company to transact accident, sickness, and steam boiler insurance in Canada. Mr. J. William Mackenzie is the chief agent for Canada, Wellington street East, Toronto.

The Abominable Condition of this city's sidewalks, after the recent snow-storm, has already caused a number of accidents, as, in some places, the path is most dangerous. It has been suggested that the police must be in league with accident companies and undertakers, their neglect is certainly the cause of serious accidents, some of which prove fatal.

Canadian Cattle.—Col. Ferguson, a well-known judge of cattle in Great Britain, was at the Guelph Fair, where he gave out the following to the Toronto "World":—"The top animals exhibited this year at the Winter Fair will compare favourably with the same class at any continental fair or anywhere in the United Kingdom. These Canadian products of the best herds will take equal rank in any show I have ever seen in the Old Country, unless perhaps at the exhibitions of Edinburgh and Smithfield. There the select cattle of all other fairs are exhibited—the cream of the first prize-winners of the land."

Safe Blowers recently entered a large department store in Savannah, Ga., and took about $1,800 in cash, after blowing off the safe door. So clever were these craftsmen that three policemen within calling distance failed to notice any noise occasioned by the explosion. The burglars broke off the knob of the combination lock with a cold chisel, filled the aperture with dynamite, built a baricade around the safe with bolts of cloth, covered it and the safe with blankets and comforters saturated with water, and then touched off the charge. So scientifically had the muffler for the explosion been constructed that gold-fish in a jar above the safe were not injured, notwithstanding the explosion charge was so heavy that the safe door was torn from both hinges and lock. "The Spectator" is responsible for the story, which, otherwise, would be incredible. A gang of safe robbers, in this city, recently set fire to a store, the safe of which they had failed to open.

Electricity is a Witness in Court.—The fire insurance companies fighting the Friedman collapse claims at Grand Rapids, resorted to unusual electrical demonstrations in the court room in order to establish their case. The Friedmans produced a number of witnesses who swore that coincident with the collapse came a flash, which lighted up the sky, and held that the collapse was caused by an explosion due to fire. The insurance companies met this with the claim that the flash was caused by the breaking of the electric light wires, which were torn down by the collapse, and which carried a total of 8,000 volts. Elaborate electrical machines were set up in court, with wires carrying 250 volts, to demonstrate the effect of such breakage, and it was shown that this would produce just the kind of flash that was seen by the witnesses. In spite of these elaborate demonstrations, however, a verdict for $9,000 was rendered by the jury against the Liverpool & London & Globe last Saturday. It is expected the case will be carried to the United States Court of Appeals.—"U. S. Review."

Insurance and Mortgages.—"When a mortgagor has agreed to keep the premises insured for the benefit of the mortgagee, and has taken out a policy in pursuance of that agreement, the mortgagee is not liable for the premiums simply because he is a mortgagee. There are various conditions under which he may become liable, however. Thus, where a mortgage slip is attached to the policy which provides that the mortgagee shall be liable on demand for the premium in case the mortgagor does not pay it, the payment of such premium is not optional with the mortgagee, but he is legally liable therefor, in case of the mortgagor's failure to pay. It is in this manner that the mortgagee becomes liable under the slip attached to the New York Standard form. It is therein provided that 'in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same. This clause, strictly construed, makes the mortgagee liable for the premium from the date of the attachment of the mortgage clause, if the mortgagor does not pay it, though the policy has been in force for some time before the clause is attached."—N. Y. "Commercial Bulletin."

An "Insurance Cake Walk" is something one never heard of until "The Review," of London, detected the inventor in *flagrante delicto*, and reported as follows:

"Mr. Thomas H. Bowles, who recently wanted to be president of the Mutual of New York, has been dancing the cake walk at a French chateau for the benefit of the host and hostess, a distinguished count and countess, and now, next year, the most exclusive dances in Paris are to have the cake walk put on the intellectual menu. Whether Mr. T. H. Bowles will perform is not yet announced officially. In the meantime, the Bishop of Nancy has gone for the whole show, host, hostess, and dancers. Mr. Bowles is a man of varied parts. We should think he would cut a better figure in the cake walk than as president of a big life office. But this, of course is a matter of opinion." As a "cake walk" is a vulgar imitation of a