

ARITHMETICAL ODDITIES.—In the "Life Insurance Indpendant," the following odd specimen of arithmetic appears over the signature O. Ed. Carey:—

12345679	times 9	equals	11111111
12345679	times 18	equals	22222222
12345679	times 27	equals	33333333
12345679	times 36	equals	44444444
12345679	times 45	equals	55555555
12345679	times 54	equals	66666666
12345679	times 63	equals	77777777
12345679	times 72	equals	88888888
12345679	times 81	equals	99999999

OR,

12345679	times 9	times 1	equals	11111111
12345679	times 9	times 2	equals	22222222
12345679	times 9	times 3	equals	33333333
12345679	times 9	times 3	equals	44444444
12345679	times 9	times 5	equals	55555555
12345679	times 9	times 6	equals	66666666
12345679	times 9	times 7	equals	77777777
12345679	times 9	times 8	equals	88888888
12345679	times 9	times 9	equals	99999999

AFTER THE CHICAGO WILDCATS.—Judge Baker of the Circuit Court at Chicago has just dealt the Chicago wildcats a blow between the eyes by an order requiring the most notorious of them to produce in court all their books, papers, files and daily reports, which will bear upon the question of whether they have been doing business in Illinois. A similar order has been issued against other wildcats, requiring them to furnish any evidence showing an interchange of business with the Shanklin companies. So far, it has been difficult to get the evidence required to legally convict these felmes of doing what every one was morally certain they were doing, but this order will practically compel them to put the noose around their own necks. In the meantime a firm in Chicago are sending postals throughout the country, offering agents 25 per cent. commission, stating that if they are not satisfied with the exorbitant rates charged by the tariff association, to give them a trial and secure insurance at adequate rates.—"The Standard."

MR. PHILIP WINSOR, who for 40 years has been in the service of the North British and Mercantile, at the head office, as sub-manager of the foreign department, has just retired from active business life. The "Review," in an eulogistic notice of his career, mentions that, "Mr. Winsor has made several official trips to the West Indies and the Western Hemisphere, and he has numerous friends in insurance circles at Berlin and Vienna, which cities he most frequently visited in connection with the Company's continental branches."

"It may not be out of place to mention that Mr. Winsor was one of the earliest members of the volunteer force, and as a member of the London Rifle Brigade, was a successful shot in that well-known corps. In fact, he is what is required in the insurance business, a first-class, all-round man." On his retirement he was presented, by the officials of the company, with a silver dessert service and flower bowl, also an illuminated Address.

A DISPOSITION to "let well enough alone" pervaded the Union meeting at Washington last week. It was deemed advisable to take no step towards the rescission of the twenty-five per cent. advance of 1902, it probably being considered unnecessary and unwise in view of the constant progress of schedule rating. Routine matters received due attention, but there were no acrid discussions and no threats of approaching dissolution; so that when the members were photographed it was not necessary for the photographer to enjoin them to "look pleasant."—"The Spectator."

A PHYSICIAN WARNS PEOPLE to pay more attention to the heart, and says much good might be done if parents would

teach their children the danger that attends overtaking it. "They should tell them to stop and rest a few moments during their play when they begin to feel a violent throbbing of their hearts against the chest wall."—"Ex."

INSURANCE AND ACTUARIAL SOCIETY OF GLASGOW.—At the Annual Meeting of the Insurance and Actuarial Society of Glasgow, the following executive committee were appointed:—

President, James Stirling, F.F.A., Scottish Imperial Insurance Company; vice-presidents, A. K. Rodger, Scottish Temperance Life Assurance Co'y., Ltd., Glasgow; N. B. Gunn, F.F.A., F.I.A., Scottish Amicable Life Assurance Society, Glasgow; Henry G. Andrewes, Scottish Union and National Insurance Co'y., Glasgow. James Gemmell, Royal Exchange Assurance Corporation; R. W. Thompson, Northern Accident Insurance Co'y., Ltd.; Archd. Blair, London and Lancashire Fire Insurance Co'y.; A. M. Cyclesdale, Norwich Union Fire Insurance Society; Thomas Watson, Scottish Widows Fund Life Assurance Society; John Robertson, Northern Assurance Co'y., Glasgow; J. B. Black, Liverpool and London and Globe Insurance Co'y., Glasgow; hon. treasurer, W. C. Rankin, Royal Insurance Co'y., 106 Buchanan Street, Glasgow; hon. secretary, Stewart Lawrie, Alliance Assurance Co'y., Ltd., 151 West George street, Glasgow.

CLERICS ON LIFE INSURANCE.—At a recent insurance dinner at Buffalo, the Rev. Mr. Gifford took occasion to note how human life insurance people are when off duty. Civilization, he said, is the summit of human thought. Writers do not attempt to explain what civilization is, but we know there is no civilization when a man lives for himself. The very essence of civilization as it exists is respect for the rights of others. Man has no right to leave his tobacco juice on the floor of a street car, because he is disposing of his bankrupt stock on others. This is an appendix of civilization, and should be cut out. Neither can we manifest civilization by living in the present. Hot biscuits may do for a special occasion, but it is essential that bread be baked some time. Rev. Mr. Gifford caused a merry laughter when he said that Noah was a life insurance man when he built the ark which sheltered his family while the balance of the world went into bankruptcy. The essence of a life insurance policy, he said, was the making of to-day provide for the morrow. He gave a beautiful illustration of the lessons on provision to be learned from nature. Life insurance not only provides against want in time of death, but also keeps one from going "Over the Hill to the Poor House" in old age. He also spoke of how little the average man knew about investing money, or the value of it. Life insurance stands as a very desirable avenue for such. He also spoke of the vastness of life insurance funds accumulated, and ventured the assertion that the American nation would never be bankrupt while such remarkable financiers were at the head of its life insurance institutions. It is a business void of politics and where values grow we know not how. Dr. Parmenter brought out the following: Professional men as a rule are extravagant. They have a champagne taste, and a beer income, hence no money. The income fluctuates, hence the necessity for the systematic saving afforded by life insurance. Man may figure out that his brain is worth \$200,000, but when the heart ceases to beat it is not worth much to the widow and orphans.

A NECROMANCER PUNISHED.—A female who has had a lucrative run in Germany, as a necromancer, or "medium," has been tried in Berlin, Germany, on a charge of swindling, by pretending to have direct communications with their dead relatives, which ended in a verdict of guilty, and a sentence of 18 months' imprisonment. According to the English