

## NOTES AND ITEMS.

COLONEL CUNNINGHAM'S BRIGHT SAYINGS IN NOW AND THEN.—Dividing commissions is about as satisfactory as kissing your sweetheart through a veil.

While other agents may not know what we suspect about them, we may not suspect what they know about us.

Some insurance men live high because of the lower rent of upper floors.

Many men take more pains in selecting a cigar than in selecting their insurance.

There are special agents who are not satisfied with just wasting their own time.

When a man fools with poor insurance it indicates that he has attained the age of indiscretion.

If you would have another esteem you wise and prudent, try going to him for advice.

It isn't necessary to begin at the bottom to work up—work up from where you are.

The conversation of some underwriters is just a repetition of what they have been told, and what they have told others.

A bad thing about a good memory is its reminder of things we would like to forget.

Plunge your red-hot prejudices into a cool bath of commonsense and let them sizzle.

In a way, a mere blotter can absorb surplus lines.

It is monotonous to go on forever imitating imitations.

Virtue is its own reward, but some agents prefer graded commissions.

Some insurance men practice what they preach—but not so fluently.

Cultivate the habit of making a practice of taking notice of what you observe.

When some underwriters do anything they are sorry for they seem to be glad of it.

A million airmen do not make a millionaire.

An incendiary in a penitentiary is the right man in the right place.

It is difficult to overtake a lie, but it sometimes comes our way.

Blessed is the agent who can give a good monthly account of himself.

There are some who can't talk on any subject unless they know something about it.

Now and then a man will stand upright for principle, and lie downright for interest.

**ELECTRICAL INSTALLATION RULES.**—The rules of the Liverpool & London & Globe, made up and issued in England for 1900, are very complete. With these rules in his hand nothing but gross negligence on the part of a contractor should make imperfect installation possible. The causes of electric fires which have come under the surveyor's notice are as below:

1. Fusible cut-outs without proper cover to retain the highly-heated fused metal, and the replacing of fuses situated over combustibles whilst the current is "on."

2. Resistance coils not sufficiently isolated from combustible materials.

3. Want of spacing apart of unenclosed conductors from each other, or from gas pipes or other earthed metal work.

4. Use of corrosive fluids, in jointing conductors, in place of rosin.

5. Loose or otherwise imperfect connections, especially at switch boards.

6. Arc lamps with broken globes.

7. Sparks from uninclosed and badly placed motors and dynamos.

8. Unguarded incandescent lamps arranged in contact with flimsy goods in show windows.

9. Straying currents of dangerously high potential, through accidental contacts, as between telephone wires and trolley wires.

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A good position is open for a representative man in each Province to act as Inspector of Agencies. References required.

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