

WINNIPEG cleared \$4,209 out of its Industrial Fair. They seem to be good managers up in the Northwest.

CINCINNATI'S LOSSES.—The City of Cincinnati is making a bad record this year. The premiums received amount to 30 per cent. more than in 1902, yet the losses have been so heavy as to take the whole receipts.

MR. EDWARD ROBERT STRAKER, F.I.A., has been appointed Actuary of the Pelican and British Empire Life Office. Mr. Straker commenced his career in the London office of the Liverpool and London and Globe.

THE AETNA WINS.—The Insurance Department of Illinois has licensed the Aetna Life to do a liability business, following the decision of Judge Tuthill that it could transact a multiform business.

A COSTLY FIRE DEPARTMENT.—The Fire Commissioner of New York estimates the expenses of the fire department next year as \$6,339,032, being an increase of \$1,118,932 over 1903, caused by an extension and improvement of the fire service.

WITHDRAWS FROM COMPACT.—The Metropolitan Plate Glass Insurance Company has served notice of withdrawal from the New York city plate glass insurance compact. The object seems to be to secure more freedom in making contracts, but the company announces that, "When it is possible to harmonize the interests of all the companies doing a plate glass business so that uniform methods may obtain, the Metropolitan will lend its support in that direction."

ROMANTIC CRIME.—The London "Daily Mail" tells a romantic story of a fraud perpetrated on the New York Mutual Life Insurance Co., by an Italian countess. She insured her sister Eliza's life for \$5,000, and in a year reported her death. Another company refused to pay, having suspicions. The story goes that the sister was alive and closely confined.

A dying patient had been taken from a hospital who died in the house of the countess. The body was called the sister and was cremated. The countess, fearing discovery, tried to remove her sister from the garret with the intention, it is alleged, of poisoning her. The police stopped the carriage in which Eliza was being taken away and rescued her alive. The affair is said to have created a great sensation in Rome. The affair will make good reading for those who enjoy sensations, until it is declared to be what we suspect, a mere romance. The name "Eliza" is unknown in Italy.

ACCIDENT LIABILITY.—The four great causes of death are consumption, accidents, pneumonia and heart disease, but accidental injuries cause greater disability than the three other causes and typhoid fever in addition. A person is twice as liable to die from accident as from old age. The number of people killed or injured in the United States each year is greater than all the casualties of the Napoleonic wars, covering 17 years. The chance that a person will meet with some disabling injury within a year is about eleven times greater than the chance of his death from any and all causes during the same period.—"Insurance Record."

KLONDYKE GOLD YIELD.—The Territorial Comptroller's Office reports that good shipments from Klondyke camp for the present season are only \$300,000 less to date than up to the same date last season. This showing in the face of the facts that Klondyke creeks have all been dry and a great shortage of water has existed this season, is

considered a satisfactory proof of the staying qualities of the camp. Had it not been for shortage of water the output to date would likely have been many hundreds of thousands in excess of last year. The shipments from Klondyke this year as shown in the records in the comptroller's office are: May, \$175,781; June, \$2,324,480; July, \$2,015,586. The shipments from White Horse this year were \$246 in May, \$2,370 in June. Gold shipments from Dawson last season were, May \$19,890; June, \$3,550,324, and July, \$2,313,130. The shipments from White Horse in June were \$1,880.

A TIMID ADVERTISER will never be a successful advertiser. The moment a merchant goes into an enterprise in a half-hearted spirit, he chills the iron which ought to be struck when it is hot, and kills all chance of shaping the metal to the form of success. Only courage and enthusiasm will impart the magnetism so essential to satisfactory results, and if an advertiser does not possess these he would better be content with the small triumphs to be gained in the most conservative channels. "Be bold, be bold, be bold," was originally applied as the course to be adopted for those desiring success in politics and war, but never was it more applicable than to-day as the proper policy for the man who would win success in business.—"Printers' Ink."

PHILADELPHIA.—The following shows the premiums received by English and Canadian fire companies last half-year in Philadelphia.

FOREIGN COMPANIES.

Atlas.. . . .	\$16,873	N. Brit. & Mer..	\$40,067
British America..	20,041	Northern.. . . .	32,579
Caledonian.. . . .	15,108	Phoenix.. . . .	25,209
Comm. Union.. . . .	27,860	Royal.. . . .	31,351
Liv. & Lon. & Globe	77,099	Royal Exchange..	16,655
London.. . . .	10,337	Scottish Union..	34,660
London & Lanc.. .	15,138	Sun.. . . .	22,931
Manchester.. . . .	13,635	Union.. . . .	7,650
National.. . . .	12,420	Western.. . . .	20,181

Total.. . . .

NEW YORK.—The following is a list of the receipts of English and Canadian fire companies in New York last half-year:—

Alliance.. . . .	\$ 20,569.14
Atlas.. . . .	63,933.74
Caledonian.. . . .	89,380.32
Commercial Union..	119,706.78
Law Union and Crown	38,401.09
Liverpool & London & Globe	441,832.29
London Assurance..	101,189.24
London & Lancashire..	129,891.47
Manchester.. . . .	53,627.36
North British & Mercantile..	281,166.85
Northern.. . . .	102,100.99
Norwich Union.. . . .	88,159.99
Phoenix.. . . .	167,765.92
Palatine.. . . .	57,554.50
Royal.. . . .	302,523.13
Royal Exchange.. . . .	118,370.34
Scottish Union & National..	160,733.53
Sun.. . . .	116,411.03
Union.. . . .	111,840.57
British America.. . . .	56,380.55
Western.. . . .	103,496.65

The total amounts to nearly one-third of the total fire premiums paid in New York for 1st half of 1903.