

**PERSONALS.**

**MR R. HOPE ATKINSON**, who has become agency director of the Union Square Branch of the New York Life, was presented recently with a handsome piece of solid silver plate bearing the inscription:

To Agency Director R. Hope Atkinson, F. S. S. From the agents and staff of the Montreal Branch, New York Life Insurance Company, as a token of their appreciation of many years of his successful management and of their well wishes for his continued success and happiness.

**MR JAMES H. BRATTY**, president of the Federal Life, and director of the Traders Bank, died suddenly at Toronto on 25th inst.

**ACKNOWLEDGMENTS.**

Since acknowledging a long list of Calendars we have received The British America, which takes high rank for the quiet eloquence of its colouring and clearness of typography. The Manchester is also commendable in these respects. The Sun Fire Office has the old time trade mark of this pioneer, "the oldest pure fire office in the world," which is now represented here by Messrs. Evans & Johnson.

Publications:—Report of the Postmaster General, for 1901; Criminal Statistics, for 1900; Statutes of Canada, 1901, vols. I and II; Civil Service List, 1901; Supplement to Canadian Archives; in this volume are copies of and references to some most interesting historic documents to which reference is made elsewhere. Report of the Inland Revenues of Canada, 1901, Parts 1, 2 and 3. Several monthly statements of imports and exports have been received for current year. Reports of the Harbour Commissioners of Toronto, Montreal, Quebec, and eastern ports to end of 1900. Public accounts for year ended June, 1901.

From the Ontario Government we have received Report of the Bureau of Mines, 1900. Mr. A. Irving Brewster, sends us his brochure "Mill Inspection" from which we propose to give extracts when occasion offers. The pamphlet is evidently the work of an expert who is a close and shrewd observer, familiar with the risks of mills and the conditions necessary for their protection. The "Insurance Law Journal" for December, 1901, comprises a most valuable Digest Index for 1901, and Index of cases reported. These indices add greatly to the value of the "Insurance Law Journal," the digest not only saves time in hunting up cases, but is helpful in giving the path of them in a condensed form, which, even if open to criticism—as everything is in this querulous age—is still valuable as showing what interpretation can be put on legal judgments.

Report of Committee on Agriculture and Colonization.—Bulletin 39, relating to Central Experimental Farm, Ottawa, giving results obtained in 1901, from trial plots of grain, fodder corn, field roots and potatoes. The work done on the Experimental Farm is of incalculable value to Canada's chief industry and source of annual income. The difference between cultivating crops raised from good seed, and from seed of poor quality, and cultivating efficiently and carelessly, is a difference in results amounting to millions of dollars. To develop high class farming and thereby to enlarge the value of the nation's harvests is the object of the Experimental Farm and the work is being well done under Dr. Saunders on his skilled staff. Bulletin 38 is a report by Mr. Frank T. Shutt, M.A., chemist, Dominion Experimental Farms, on "Soft Park." In 1900 Canada received \$12,000,000 for bacon exports, clearly an important trade item, especially in view of its being capable of great expansion. Professor Shutt has been investigating a defect which is

dangerous to this trade and his report thereon is of high value. The brand "Canada" must mean "best quality" if our trade is to be maintained and to develop.

Insurance Engineering, December, contains a variety of ably written articles, such as, "Fire and load test of a concrete arch," by C. L. Norton, B.S., a prominent insurance engineer; "Fire-proofing with Concrete"; "Triumph of the Automatic Sprinkler"; "Education of Insurance Inspectors"; "Protection against Lightning;" National Boards' Gasoline Rules," with other articles of interest and value.

Report of the Auditor of Iowa for 1901, which contains an enormous mass of statistics made up to July last year. American public reports are always published many months usually a year ahead of Canadian.

**THE MAGIC NUMBER THREE IN INSURANCE.**

Since the days of Adam the popular mind has shown strong preference for some special number, in regard to which the Insurance Press thus pleasantly dilates. The histories of the earliest races show that particular numbers were believed to possess a peculiar charm, and even among the Greeks and Romans, as well as the later and more enlightened nations, certain numerals were regarded with superstitious awe. The figure 5, we believe, found favour with the Chinese, and to it were attributed most favourable properties. The Hebrews gave to the figure 7 a sacred reverence, and used it as a basis in their religious rites as well as their military formations.

However, as a popular choice through all ages, the figure 3 seems to present the best claim. It is really interesting to see how extensively it has been and is used. In mythology—that delightful class of reading which corresponds in our ripper years to the enchanting fairy tales of our childhood—we find the three Fates, the three Furies, and the three Graces. We see the three-forked spear of Neptune and the three-headed dog, Cerberus, who stood at the entrance to Hades with sextuple jaws hungrily waiting to speed the departing guest who might venture to escape from the persistent hospitality of Pluto and his charming wife, Proserpina. In later literature the immortal Shakespeare has given us in that spine-shivering scene of the witches, the phrase, "When shall we three meet again," without the quotation of which no trio of convivial spirits was ever known to separate. Even in the rhymes of the nursery the children sing of the three wise men of Gotham who sailed out on the bounding main in a bowl, and of the three blind mice which, in addition to their loss of sight, suffered the loss of their tails through the unutterable cruelty of a farmer's wife. In our own times grain, in its substantial form in barrels, is stamped with three x's, and, in its seductive form in bottles, the same three x's appear on the label, signifying that three tens (ten centimes)—short ones are the limit—after that, a cab. Not only in drinking, but in eating, we have made a division into three meals. In financial matters we use the three days' grace at the bank when our credit is good, and the three gold balls at the pawnshop when our credit is gone. Even time we break into three periods—before, during, and after; and space and quantity are reduced to the three comparative degrees we had rammed into our heads in school—positive, comparative and superlative. We are not posted on the relative occult powers of numerals, but certain it is that the figure 3 possesses some peculiar attraction to the human mind and has been thoroughly incorporated in our systems and customs.

Our contemporary might have quoted, "Faith, Hope and Charity these three," and referred to the three Estates of the realm, King, Lords and Commons; and the three orders in the Ministry, Bishops, Priests, and Deacons, also the three degrees in Masonry, and the custom of cheering, "three times three," but he was anxious no doubt to get to the practical lesson of his discourse which reads as follows:—