

PERSONALS.

THE HON. ADELARD TURGEON has accepted an appointment to the Provincial Board of the Imperial Life Assurance Company of Canada.

Notes and Items.

At Home and Abroad.

THE LOSSES IN SEPTEMBER, of the Mutual Life Insurance Company, were: Scotstown, farm dwelling, \$600; Dunham, saw and grist mills, \$942.

DEATH FROM EATING BAD OYSTERS has been declared an accident by a Texas judge. That judge must have got on the bench by accident.

OTTAWA CLEARING HOUSE.—Total for the week ending Oct. 9, 1902: Clearings, \$2,122,286; balances, \$577,604. Corresponding week last year, clearings, \$2,215,425; balances, \$644,357.

THE ULSTER BANK recently issued its annual report, from which we learn that last year it paid 20 per cent. in dividends and bonuses, and opened branches at Wexford, Cork and Waterford, all which is very pleasant reading.

THE AETNA LIFE INSURANCE CO., of Hartford, has increased its capital stock from \$1,750,000 to \$2,000,000. The new stock is to be paid in at par. Several increases in the Aetna's capitalization have been made from the surplus of the company without calling for cash from the stockholders.

LADY MACDONALD, widow of Sir John A. Macdonald, when opening a bazaar at Linlithgow, Scotland, gave the audience a shock by sharply condemning the lack of cleanliness in the streets. We should like her ladyship to talk as plainly to our civic rulers, though we doubt whether those who are not shocked and disgusted at the filthiness of Montreal's streets would care a straw for any one's censure.

OLD AGE PENSIONS.—In New Zealand every man over 65 years of age, who is a New Zealander, and not a criminal, who is not in possession of more wealth than \$1,350, or a greater income than \$260, or, if married, \$399, for self and wife, is entitled to a pension. The maximum pension is \$7.50 per month, the amount applicable to each case depending upon various discriminating conditions.

COFFEE HEART.—Medical examiners for life insurance companies have added the term "coffee heart" to the irregular classification of the functional derangements of that organ. Its effect is in shortening the long beat of the heart. Coffee toppers, they say, are plentiful and are as much tied to their cups as the whisky toper. The effect of coffee upon the heart is more lasting and consequently worse than that of liquor.—"The Index."

THE DANGER FROM SOFT COAL, alluded to by Ariel last week, has been exemplified here already by an accident, owing to its injudicious use. In Great Britain, where soft coal is universally used, the chimneys are wide, so that soot is very rarely an obstruction to the draught. Here, where chimneys are narrow and very carelessly built, even in good houses; here, where stove pipes are so generally used, these smoke ducts soon become choked, and as soot is inflammable, and is nearer to the fire than in old coun-

try houses, there is danger of its becoming ignited, and causing a fire. The more general use of wood also increases the fire risk, as few domestics know how to light and maintain a wood fire without getting the piping red hot. A fire has already occurred from this cause. Household holders need to be very watchful these days.

WASTED TALENT is what the Philadelphia "Intelligencer" says of the effort to establish a fire company in this Province that will pay 6 per cent. in first year. Our contemporary says: "It seems to us that the promoter is wasting his abilities organizing a company up in Montreal, because if he can produce six per cent. dividends the first year he can get almost any price he has a mind to ask for managing companies on this side of the border. A man of such ability ought not to be buried in a provincial company; he should apply for a position of manager of a real world-wide company."

A CURIOUS ACCIDENT claim for £200 has just been admitted by the Scottish Temperance Life Office. A grocer in Brixton, thinking his assistants who slept on the top floor, would be safer from fire if they had a fire escape, bought a rope apparatus for their use. Trying the new arrangement by letting himself down from the top banisters inside the house, he must have lost control, as he came down with a rush, and then fell backwards. No ill effects were felt until a month after the accident, when brain trouble arose, followed soon by the death of the well-intentioned grocer.—"Exchange."

THE DEATH OF MR. WILLIAM E. BOOL, who, for nearly 50 years, was in the service of the Liverpool & London & Globe, takes away an insurance official who was highly respected in other circles, as a man of fine artistic taste, well read in the best literature, and a member of several learned societies. "The Review" says: "Not the least admirable feature of his life was that, to the day of his death, he lived with his mother, who is still alive and in her ninety-first year. He was unmarried. It is a simple story of devotion, which is not too common in this world."

A NEW PUBLICATION has been sent us from Toronto, which promises to prove that "Canadian bankers, banking laws and practices have been a curse to Canada." It declares that, "permanent bank deposits cause permanent mercantile debt;" and that "sections 10 and 60 of the Bank Act are the work of the Devil." The editor, we presume, is the writer, who, in a Toronto paper, spoke of the notes issued by banks being returned without payment. A certain institution on the south side of the west end of Queen street, in that city, seems to have set a patient at liberty before being restored to sanity.

CIRCUMSTANCES ALTER CASES.—"The Review," just to hand, has the following anecdote: "The late Benjamin Disraeli, being reproached with having changed his mind on certain important subjects in the course of years, blandly remarked, 'A great many things have happened since then.' One of the essential qualities for successful statesmanship is a certain ductility of mind which enables its possessor to receive new impressions from new developments in the political, financial, mercantile and social spheres. A man who begins life with a set of ideas that are as fixed in form as a metal casting is very poorly equipped for service in any sphere where active brains are required. The most gifted statesmen of the last generation, Gladstone, Lord Derby, Sir Robert Peel and Disraeli, changed from Tory to Radical, or, Radical to Tory, or Protectionist to Free Trader. A great wit said: 'The man who never changed his mind has no mind to change.'"