A NEW ACCIDENT DECISION.

The case of Ewing v. the Employers' Liability Assurance Corporation recently decided in London, being the first of its kind, aroused much interest in insurance circles, where opinions differ as to the correctness of the learned judge's views. Capt. Ewing was insured against accidental death, but a clause in the policy provided that it was not operative "if death or disablement were caused directly or indirectly by self-injury or suicide, intoxicating liquor, war, invasion, or civil commotion." The deceased was engaged on home service, part of his duties being the protection of railways, and the fatal accident was met with while he was walking along the line near Folkestone, visiting guards and sentries. The judge found that the war was the indirect cause of the mishap, inasmuch as Captain Ewing was placed in a position of special danger as a result of his military duties, and a decision was given in favour of the Employers' Liability Assurance Corporation.—*Policyholder.*

JOURNAL OF THE CANADIAN BANKERS' ASSOCIATION.

The July issue of the "Journal of the Canadian Bankers' Association" continues the high level of interest which this magazine has reached under its new editorial management. Among the numerous articles, attention may be particularly called to the interesting review of war finance under the heading "The Economic Struggle," contributed by Mr. A. W. Kiddy, the Editor of the London Bankers' Magazine and the survey by Mr. Osmund Phillips, financial editor of the New York Times, of the gold movement. Mr. H. M. P. Eckhardt contributes two informative articles on the changing form of bank assets and domestic war loans; Mr. J. H. Copeman writes on Canadian security markets, Mr. John McLeish on the outlook for silver and Mr. J. L. Payne on railway earnings and business. Besides these and other contributions which are of wide general interest, the "Journal" contains the usual legal and other departments which are of much service to bankers, and a summary of political and financial developments during the past quarter.

SOME FOREST DON'TS.

Don't forget that carelessness causes fires; precaution prevents them.

Don't throw burning matches or tobacco where there is inflammable material.

Don't build larger camp fires than necessary.

Don't build fires against trees, stumps or large or hollow logs.

Don't build fires in leaves, rotten wood, or other places where they are likely to spread. Build them on minera soil, by first scraping away the leaves and decayed vegetation.

Don't fail to extinguish completely all fires before leaving, even for a short time.

Don't build fires to clear land, without taking every possible precaution against their spreading.

It has been decided to hold next year's life underwriters' convention at Winnipeg.

UNAUTHORISED INSURANCE.

A contract that cannot be enforced at law lacks the most essential element. Alleged contracts of this kind are merely "gentlemen's agreements"—the other gentleman being unknown, and at the time the contract is made dodging the laws. The time of payment; the amount of the payment; where payment, if any, is to be made; what delays, trouble and expense they will inflict, is wholly within the power of the unauthorized companies. Having no reputation to maintain, and not being subject to compulsion, but on the other hand being strongly imbued with the common disinclination to part with real money, the claimant learns too late that the hundred dollars he "saved" in premium has cost him thousands.—*Tennessee Insurance Commissioner.*

CROWN LIFE CHANGES.

Mr. William Wallace, general manager of the Crown Life, has resigned from that position, and Mr. R. H. Stephenson, actuary, has been promoted to the position of assistant manager.

WANTED.

By a tariff Fire Office in Montreal, a YOUNG MAN with a thorough knowledge of the business, and competent to take charge of the underwriting. Address,

UNDERWRITER
c/o The Chronicle,
MONTREAL.

WANTED.

By a British Fire Insurance Office, male or female CLERK with some experience. Address,

P.O. Box 2409
MONTREAL.

WANTED.

Position as Fire Insurance INSPECTOR. Eight years practical experience in both agency and office work Familiar with Western Canadian Field. Good references. Apply,

J. J.,
c/o The Chronicle,
MONTREAL.

FOR SALE.

Old established Fire, Life, and Accident Insurance Business for Sale in Ontario. Fully equipped offices, immediate possession if desired. Owner enlisting for active service. Terms $1,500 Cash, balance on easy payments. Full particulars to bona fide enquirers. Address,

"INSURANCE"
c/o The Chronicle,
MONTREAL.