

The sum of \$2.50 a month saved on house rent would pay for a \$1,000 insurance on the average man. Live in less style now so that your family may live in fair style when you are dead.

On Tuesday last the Executive Committee of the National Fire Protection Association held a meeting at the Hotel Manhattan, in New York, at which the policy of the association was considered. The opening session of the convention was held in the meeting-room of the New York Board of Fire Underwriters in the Mutual Life Building. The attendance was large.

Circumstances formulate attitudes, says the Union Mutual. Sometimes money is put aside for premiums reluctantly, but it is never a hardship for a family to accept an insurance company's draft in payment of a claim.

The Crown Life Insurance Co. intend to remove to new offices about the 15th of June. These are to be situated in the rear of the Boisseau building, on Yonge Street. They will be on the ground floor of the building, having an entrance on Temperance Street.

There was a session of the Supreme Council of the Royal Arcanum in Atlantic City last week, when more than a hundred delegates from all parts of the United States and Canada were present. Supreme Regent A. S. Robinson, of St. Louis, presided over the meetings. It continued in session this week. The financial secretary in his report says that the organization assets are in excess of \$3,500,000, while the gain in membership during the year had been approximately 25,000, making the strength of the order 315,000.

"Is your father well now, Johnnie?" "Oh, yes; pa got well all on a sudden like, yesterday." "Did he take—" "No, he didn't take no physic. He just heard my mother's mamma asking if his life insurance policy was in a safe place, and he was up in a pair of minutes."—Equitable News.

Compliments are being paid by various insurance journals in the Old Country to Mr. H. W. Manly upon the occasion of his retirement from office as manager and actuary of the Old Equitable of London. The Post Magazine has the following: "Although we take this opportunity of presenting to our readers a brief sketch of the career of this distinguished actuary, we are glad to think that it is only a preliminary instalment, and that from time to time we shall still have to chronicle his further achievements."



FIRE INSURANCE MATTERS.

The city council of St. Catharines have taken steps to constitute a regularly paid fire department. They have discharged a chief, assistant chief and engineer, who were paid a small lump sum for the three, and have appointed Electrician Early chief of brigade at a salary of \$750.

The water supply of Hull, Que., has been the subject of consideration by a citizens' committee. They recommend the council to obtain expert advice about repairing the present concrete intake pipe. By junction with a steel pipe at Eddyville bridge it is believed the supply can be improved.

The Fire Marshal of Ohio has this to say about gasoline: "The products of petroleum are not liable to spontaneous combustion as are the animal and vegetable oils, because they have no affinity for oxygen, but the explosive vapor from gasoline burns one Ohio house for every day in the year."

Mr. Davis, the State Fire Marshal of Ohio, tells us that in the United States at large, as shown by 50,955 fires, tabulated by Mr. F. C. Moore, kerosene lamps cause 6 per cent. of all fires. In Ohio, owing to a "flash test" ten degrees higher than in any other State being absolutely enforced by oil inspectors, they cause less than three per cent. of the fires, and less than one per cent. of the total property loss. Unfortunately, there is no falling off in the number of persons injured by using coal oil to encourage stove fires. Putting a small quantity of oil on kindlings in a cold stove, or on a blaze, is unattended by danger, but pouring it on hot embers showing no blaze, or on hot iron, results in the development of a mass of gas which explodes. Of the 225 coal oil fires in Ohio last year, 158 resulted from the explosion or overturning of lamps, 24 from oil stove

accidents, 11 from lanterns, 27 from reckless handling of the oil.

The Government of Austria is taking action against foreign insurance companies doing business in that country, with the exception of German concerns. This renders business almost impossible, and the matter is bringing out diplomatic exchanges from the representatives there of the United States, Great Britain, Belgium, and Holland companies of which countries are concerned. Laws under which foreign life insurance companies may do business in Austria provide that they must invest and keep invested in Austrian Government securities a sum equal to their total liabilities.



TRADE NOTES.

The Federation of Master Cotton Spinners' Association draws the attention of its members to the urgent necessity for greater financial support for the schemes of the British Cotton Growing Association. A plan for undertaking cotton culture on a large scale in Northern Nigeria is being considered.

The Queensland Government is undertaking an important experiment in the shipping of poultry to the British Islands. Poultry is collected in Queensland from producers by agents specially employed by the Government, and shipped under adequate conditions of refrigeration. One consignment has been disposed of in the British market at prices yielding a satisfactory return.

A telegram from Halifax, dated May 22nd, said that mackerel have struck in on the Nova Scotia coast, and that the fishermen are active. A fleet of forty American vessels are now on the coast waiting for the schools, and the fishery cruisers Canada and Osprey are ready to prevent fishing inside the three-mile limit. Six mackerel were taken in one trap at Yarmouth to-day. Ten American seiners are at Liverpool, several are off Lunenburg, and eighteen arrived here to-day. It was expected they would all be busy by the middle of the week.

At the first sale of the season, at the Montreal fruit auction rooms, held on the 12th inst., the cargo of oranges and lemons, ex-steamship, "Jacona," was offered, and was generally in first-class condition; only one buyer was present from the United States, which was unusual, yet the attendance of the Canadian buyers from all over Canada was very large, and bidding was brisk throughout the sale, and very satisfactory prices were realized. Messina lemons sold from \$1 to \$2.30. Choice Maiori lemons from \$1 to \$3.10 per box. Messina oranges sold at \$2.40 to \$2.65 per box, and at \$1.10 to \$1.80 per half-box; fancy ovals, in boxes, brought from \$2.15 to \$2.90, and in half-boxes, \$1.60; Catania blood oranges sold at \$1.60 to \$1.80 per half-box, and one line of the fancy stock, in boxes, put up in cartons, sold at \$4.50 to \$5 per box. This is the highest figure oranges ever realized here at the spring auction sales. Sorrento oranges, in boxes, sold at from \$2 to \$2.90, and in half-boxes, at \$1 to \$1.85.



Some time ago it was announced that the Eastern Trust Company, as trustees for the bondholders of the Cushing Pulp Mill, at St. John, had begun suit for the foreclosure of the mortgage. This action is believed to have been instigated by Capt. Partington, of England the chief owner of the mill and the heaviest bondholder, to bring about a sale of the property when he could bid it in. Now there is a new turn in affairs, George S. Cushing, the former general-manager, having started suit to put the property in liquidation. This is regarded as a counter move to that of Capt. Partington. The court is considering legal objections to the proceedings. The mill was promoted by Mr. Cushing and was built on land adjoining his lumber mill. Unfortunately, there were early differences of opinion between Mr. Cushing and Capt. Partington that led to a rupture. The lumber mill and the pulp mill are both believed to have been financial losers, and to-day it looks as if there is to be a fight to a finish when a pooling of interests would be so much more advantageous to all interested.



—For some time past negotiations have been going on for the consolidation of some of the largest mining interests in the Rossland district of British Columbia. A Great