

The Chronicle

Insurance & Finance.

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Proprietor.

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We have received a letter from an insurance broker and adjuster, New York, who informs us that he has been appointed general agent of the Duquesne Mutual, the North American Mutual, and Lafayette. He offers 20 per cent. commission on all business placed and paid for within 30 days, and over that time only 15 per cent.

The above companies are not licensed to do business in Canada, consequently any one in Canada soliciting and placing business for them commits an indictable offence.

"The Review," London, England,

speaking of those who do not subscribe to or read the respective trade organs says: "We have always held that if a man only got one idea a year out of them, it would be ten times over the worth the money he paid as subscription. The head offices of some companies are wise enough to provide their agents with copies and these companies naturally take the lead in the business, because their agents learn and know what is going on and pick up ideas that are valuable."

Suggestions and stimulus too, are found in journals that are conducted on a high plane of intelligence and honour.

The Commissioners appointed to investigate the circumstances connected with the firing of Russian war ships on an English fishing fleet have issued their report, the pith of

which is in the following passage:

"The Commissioners recognize unanimously that the fishing fleet committed no hostile act, and the majority of the Commissioners are of the opinion that as there were not either among the fishing boats or in their vicinity any torpedo boats, the opening of fire by Admiral Rojestvensky was not justified."

This declaration is followed by another of which,

logically, it is the exact opposite. The Commissioners say:

"Admiral Rojestvensky personally did all he could from the commencement to the end to prevent the trawlers being the object of fire by the Russian squadron."

How the Russian Admiral could be regarded as having done all he could to prevent the trawlers being the object of fire by his ships, and at the same time be responsible for opening fire upon them without justification, is incomprehensible. The report is a compromise, but on the whole it sustains the English case, that the poor fishermen were slaughtered without any excuse, or ought to palliate the horrible crime committed in the North Sea by the Baltic fleet.

When the scheme was started to give

life insurance gratis to buyers of tea at a particular store, and to subscribers to a certain newspaper, it was thought the lowest depth had been reached of the degradation of this class of business. A still lower one has been reached as the following advertisement shows, which we extract from a Montreal newspaper:

FIRE INSURANCE.

DOUBLE GREEN STAMPS
given with your Fire Insurance Policy,
covering Household Furniture, Piano, etc.
For particulars write to Insurance Agency,
P. O. Box 418, Montreal. 41 25

In what way the "Double Green Stamps" are to be redeemed ought to be disclosed. The colour of these stamps is highly appropriate.

Dr. Osler, the celebrated physician, who has just been appointed to a professorship at Oxford, has been exhibiting himself in the character of a comique, or jester. He made a speech recently—postprandial evidently—in which he declared that a man's best work was done before he was 40 years of age, and at