

which it will be connected by a bridge. Fort William will pay the railway company \$300,000, the last \$100,000 to be paid as soon as the company has expended \$900,000. This will materially aid the development of the town and district.

PERSONALS.

MR. C. W. I. WOODWARD, joint manager for Canada of the Employers' Liability Assurance Corporation, was in Montreal this week. He reports good progress in the West for the business of his company, which embraces accident, accident and sickness, liability and fidelity guarantee insurance.

MR. NOEL H. TORROP, superintendent of the Royal Life department, has resigned that position, and will be succeeded by Mr. A. R. Howell, who has had charge of the Actuarial department for some time. Mr. Howell was connected with the London & Lancashire Life before joining the Royal, and subsequently with the Royal Victoria Life. He has considerable experience in connection with the business of life insurance.

WANTED—by an old established Life Office, an inspector for French department, must have experience. Terms, Salary, commission and expenses.

Apply A.B.C. Box 578,
Montreal.

Notes and Items.

At Home and Abroad.

MONTREAL CLEARING HOUSE.—Total for week ending April 20, 1905—Clearings, \$24,280,327; corresponding week, 1904, \$17,978,362; corresponding week, 1903, \$20,448,086.

AN INGOT OF NATIVE SILVER weighing 80 lbs., is reported to have been reduced at the Treheny Mine, Temiskaming. \$500,000 worth of ore is said to have been taken out of this mine in 18 months.

THE INDEPENDENT ORDER OF FORESTERS is said by "The Review" to be "on its last legs as far as England is concerned." The condition and methods of this society our London contemporary condemns in the most caustic terms.

THE SEVENTH YEAR SUPERSTITION.—That 1904 had an appalling record of disasters, which many speak of as unrivalled, and many account for "because 1904 was a seventh year, and every seven years there is a frightful number of catastrophes." How any of the years is a seventh any more than a fifth or sixth no man could explain. Every year is a seventh year, yet not a few persons otherwise rational consider there is something very mysterious about a seventh year.

A NEW FIRE-RAISER.—A can of tomatoes seems the most unlikely thing to cause a fire, but one accomplished this at Gilman, Ill., by exploding and upsetting boxes of matches in a store, which were ignited by the shock—as they might well be. It is well the can exploded, for tomatoes in such a condition are poisonous. This is a wrinkle worth knowing, when a can containing any kind of food bulges in the least degree, it shows that fermentation is going on, in other words, that food is being transferred into poison.

EFFECT OF COLLECTING PREMIUMS BY A COLLECTOR.—It was held in the case of Rutherford vs. Prudential Insurance Co., Appeals Court, Indiana, that where the insurer has been in the habit of collecting the premiums through

its collector, the failure of the collector to call is a sufficient excuse for failing to pay premiums, and if the insurer during the life of the insured fails to insist on that clause of the policy requiring that the premiums be sent to the home office in the event of the collector's failure to call, it cannot assert that clause as a defense, as it will be held to have waived its defense.

SUSPICIOUS OF MUSIC.—A Russian musical composer in St. Petersburg writes: "A very ludicrous thing happened to the 'Society of Modern Musicians,' of which I am a member. They hold reunions every week one evening, and I had sent in a lot of songs, etc., of mine, which they wanted to do at one of their concerts. At their last meeting the police broke in, dispersed them under the plea that not more than five people were permitted to assemble at one time, and closed the rooms, putting all the music there under arrest with the Government seal! So my music is under arrest as well! Happily, neither the 'Ave Marie' nor the Hymn to Demetra could be called criminal, though they will perhaps find that it is a conspiracy against the Orthodox Church."

THE WIFE'S OPINION.—A story is told in "Sunshine" of a candidate canvassing a Scottish county constituency along with some members of his committee. They stopped at a farmhouse, but found the farmer was not at home. They, however, saw his wife, and one of the committee men said to her, "Madame, is your husband a Liberal or a Unionist?" "Well," she replied, "I'll tell ye about him. He goes about a guid deal, and when he's wi' Liberals, he's a Liberal, when he's wi' the Conservatives he's a Conservative; but when he's about here he's a confounded nuisance." A man who has not the courage of his convictions in whatever company he may be, is a weakling who is apt to be regarded as a nuisance by manlier persons.

THE MAN WHO OBJECTS TO MEDICAL EXAMINATION.—There are offices which will dispense with such an examination; but the agent will be wise in discouraging this objection. It can be pointed out that the companies which dispense with the doctor do so only on certain conditions, the effect of which is to reduce the benefit under the policy for some years following its issue. The medical examination costs him nothing, and its effect is to secure for him immediate full benefit. Most of those who object to the ordeal are influenced by the fear that it may disclose certain vulnerable points in their anatomy, by which, for some reason, they prefer to remain ignorant. By judicious reasoning they may be convinced that the manly course is to brave the ordeal, and that it is really of advantage to any man to know what his weak points are, in order that he may adopt means for their protection.—"Business, Manchester."

THE EQUITABLE LIFE GETS A BIG BUSINESS.—The United Cigar Stores Company, New York, has arranged with the Equitable Life to insure the lives of a number of its employees. When the transaction is completed, the total amount of assurance at risk on the company's employees is expected to be about two million dollars. All the premiums under these policies are to be paid by the United Cigar Stores Co., and not by the employees. This incident illustrates the "get together" principle, which is manifesting itself more and more in the industrial and financial world. By this move, the United Cigar Stores Co. have evidenced their belief in the doctrine that the best interests of the employer are inseparable from those of the employed, and that the ultimate welfare of both will be furthered as each helps the other. The details of the above business were handled by Prosser & Homans, General Agents for the Equitable at 180 Broadway, New York.