The New York Life Man sends his portrait attached to a date card.

THE UNION MUTUAL LIFE INSURANCE Co.—This card has an excellent view of "The Tower of London."

THE NORTH AMERICAN LIFE ASSURANCE Co. obliges us with a handy pocket-book Diary, bound in leather.

THE CANADA LIFE ASSUARNCE Co, has issued a more modest Calendar than usual. The prevailing colour is dark oak, which throws out the Company's title very distinctly.

THE CANADA PERMANENT MORIGAGE CORPORATION presents a drawing of the British Lion, in sepia, the symbol having a double aspect, implying the Company's strength and Canada's loyalty to the British connection.

THE CONFEDERATION LIFE ASSOCIATION presents a picture of its very handsome building at Toronto, with the Company's title in gold lettering. The Calendar will be very useful in offices, as the figures are so distinct.

The Calebonian Insurance Co., of Edinburgh, appears as though printed on Scotch oak. It is plain, suggestive of strength and decidedly has "land of brown heath and shaggy wood," much in evidence as befits "The oldest Scottish fire Office."

THE ROYAL-VICTORIA LIFE INSURANCE Co., will stand a good chance of carrying off the prize for quiet, but highly effective elegance of colouring in the title section of its Calendar. The Royal Shield, with sprays of maple leaves, is a gem of the illuminator's art. The work is most artistically executed.

THE ANGLO-AMERICAN FIRE INSURANCE Co. provides a pocket-book, containing a most convenient Diary, and pages of useful information. One page is an "Identification Card," which, when filled up, if the pocket-book were lost, or, in case of accident enable the owner to be identified, the need for which we trust no one will ever experience.

THE NORTHERN ASSURANCE COMPANY has given us a group emblematical of the unity and loyalty of the British Empire. The Queen, as Empress, is seen enthroned in splendour, while representatives of Canada, Australia, West Indies, South Africa, India, and Britain, each raise and waive high a weapon of defence, while the British Lion growls defiance to all the Empire's foes.

The Liverpool & London & Globe Calendar is illuminated by an allegorical group, consisting of a Globe, supported on one side by an Ancient Mariner, representing Liverpool, we presume, and on the other a warrior whose strength symbolizes London. The lighting of this picture is a decided novelty and very effective. The Calendar proper is neat, with good plain figures.

The Equitable Life Assurance Society's Calendar consists of six illuminated cards, on each of which is an amusing picture of child life, each representing young girls, "Playing School," "Playing Bridesmaid," "Playing Mamma." and so on. There can be no fear of the Equitable's Calendar failing to attract attention all through the year, for there is no more attractive magnet than a child at play

THE UNITED STATES FIDELITY AND GUARANTY Co. presents a picture in rich colours, of a cavalier of the Carolian period, spanking an Indian woman. What the group

signifies is not clear, but, that it makes a pretty picture that will draw attention to the Company's title and advertisement cannot be gainsaid.

THE MANUFACTURERS' LIFE INSURANCE COMPANY adorns its Calendar with an elaborate "Commercial and Strategic Map of the British Empire." On this map are shown the various Cable lines in operation, the principal railways, naval stations, etc., etc. Each part of the Empire is coloured red, which gives at a glance an impressive idea of the enormous area of the world's surface under British rule.

THE QUEEN INSURANCE COMPANY Calendar is very ornate, rich in colour as an Oriental carpet. The medailion with portrait of Queen Alexandra is a beautiful specimen of illumination. Her Majesty will be regarded with loyal admiration, wherever this charming portrait is displayed. The embossed border, showing the Rose, Thistle and Shamrock in gold, surmounted by a Crown, has a very telling effect. The sprays of flowers in which the Queen's medallion is embedded add much to the artistic effect of this brilliant Calendar. On the back is printed a list of the fire boxes in Montreal.

PERSONALS.

MR. J. S. H. MATSON, of Victoria. B.C., manager of the National Life Assurance Company, of Canada, for British Columbia, who has shown himself to be a successful life underwriter, has been spending a few days in Toronto. with his father, Mr. R. H. Matson, managing director of the National Life.

Mr. Matson is on his way to England on important business, where he will remain for several months. He intends visiting Paris, Berlin, Amsterdam, Rome, St. Petersburg and other large business centres.

Mr. A. E. Brock, who has been assistant manager at the Montreal office, has been appointed manager of the Fredericton branch, and will enter upon his new duties almost immediately.

Mr. H. J. Gardiner, formerly manager of the West Enbranch, succeeds Mr. Brock as assistant manager. The managership of the West End branch has been conferred upon Mr. B. S. Winans.

The banking and business communities consider the changes three well-deserved promotions.

Motes and Items.

At Home and Abroad.

Ottawa Clearing House.—Total for week ending 7th January, 1904—Clearings, \$1,749,145; corresponding week last year, \$2,453,914.

The National Life Assurance Co. issued new assurance last year, for \$1,569,027. At the close of 1903, it had \$4,086,112 in force. The Company had a very successful year.

By the Explosion of an acetylene gas machine, last Thursday, in the store of Cleary Bros., Montague, Me., two persons were killed and thousands of dollars worth of property was destroyed.