

**JUSTICE FOR FIRE-BUGS.**—Two men, one at Liverpool, the other, Leeds, were recently sentenced for incendiarism, one got fifteen, the other, ten years. In this country they would have escaped with a year, or two and a scolding.

**INSURANCE IN THE PULPIT.**—A Brooklyn church congregation recently heard a discourse on, "Whiskey and Life Insurance," by an insurance agent. Some impecunious churches, which are not hard to discover, might increase their revenue by opening the pulpit to the agents of different companies, for advertising purposes.

**U. S. FAILURES IN 1904.**—The returns of failures last year, issued by Dun & Co., give 12,224 suspensions, with a total indebtedness of \$144,307,462, as against 12,069 in 1903, with \$155,444,185 liabilities. As the first quarter of last year had a far worse record than the others, the liabilities being 50 per cent. greater than in the other three quarters, it is concluded that an improvement in trade conditions set in after March, which was maintained for the rest of the year.

**A SAFETY PETROLEUM LAMP.**—The British Fire Prevention Committee has favoured us with a report of "Fire Tests with Lamps," in which the "Petrolite Lamp," a recent invention, is described, and a narrative given of tests of it by experts. These tests showed that the new lamp could be overturned, smashed, or treated in any rough way when lighted, without causing any damage to other objects by spreading flame or explosion. It would prevent a whole class of fires, were such a lamp in general use, but how is that to be accomplished? Some, however, will be glad to know that an absolutely safe oil lamp is obtainable.

**U. S. OFFICIAL CROP RETURNS.**—The following returns have been published by the Bureau of Statistics, Washington, showing the acreage, production and value of last year's crop. The total acreage is 218,627,558 acres, and farm value, \$2,834,863,702.

Crops.	Acreage, 1904.	Production, Bushels, 1904.	Farm Value, Dec. 1, 1904
Corn .....	92,231,581	2,467,480,934	\$1,087,461,440
Winter wheat .....	26,865,855	332,035,346	325,611,373
Spring wheat. ....	17,209,020	219,464,171	184,878,501
Oats .....	27,842,669	894,595,552	279,900,013
Barley .....	5,145,878	139,748,958	58,651,807
Rye .....	1,792,673	27,334,565	18,745,543
Buckwheat. ....	793,625	15,008,336	9,330,769
Flaxseed. ....	2,263,565	23,400,534	23,228,758
Rice .....	662,006	21,095,038	13,891,523
Potatoes .....	3,015,675	332,830,300	150,673,392
Hay .....	39,998,602	660,696,028	\$29,107,625
Tobacco .....	806,409	660,460,739	53,382,959

a Tons. b Pounds.

**PLATE GLASS UNDERWRITERS**, according to the N. Y. "Commercial Bulletin," are still accepting business at cut rates, and, as far as that feature is concerned, the prospects of the formation of a compact are rather remote. On the other hand, the several weeks' hard work by some of those seeking to better the conditions in plate glass insurance, is having some effect in showing underwriters that their vital interests can best be served by concerted action. It now looks as if some agreement could be reached, for all companies to hold together under the proposed association on the lines adopted last December, but abandoning action giving power to regulate rates. It is,

however, proposed to seek a unanimous agreement to fix commissions at 33 1-3 per cent., and the movement promises success. This will be a decided step towards the formation of a complete compact.

**FRATERNAL SOCIETY OFFICIALS** are thus arraigned by the "Miner," of Butte, Montana:

Instead of being run on democratic principles, as they invariably profess to be, and as most of them are at their inception, they fall into political practices, with the result that the control in some instances passes into the hands of a carefully organized ring. Under circumstances of this kind the members of the ring wax fat on big salaries and such other grafts as numberless opportunities afford, going from bad to worse until the rank and file of the membership lose confidence in the future of the order. Every member who raises his voice against the questionable proceedings of such rings, is promptly sat upon, and—if possible—hounded into retirement more or less besmirched by the "powers that be," in so far as the records can be distorted to that end. These conditions will lead to the final destruction of a number of promising beneficial orders, and will probably prove the death of others, unless the membership of such societies rise in judgment against the self-perpetuating official oligarchy that manipulate their affairs. We should not have to travel far to find illustrations of the above.

### PERSONALS.

**MR. CHARLES RUSSELL**, who for many years has been with the Commercial Union, has been appointed local secretary, New York, the duties of which he has been discharging for some time past.

**COLONEL THE HON. DAVID TISDALE, K.C.**, has been elected president of the Crown Life Insurance Co. Col. Tisdale has represented the county of Norfolk, in the Dominion Parliament since 1887. In 1896 he was Minister of Militia. He is very well and favourably known throughout Ontario and beyond, as a man of high personal character and marked business ability.

**MR. & FRANK I. DUNCAN**, of Baltimore County, has been elected Insurance Commissioner for Maryland, to succeed Mr. Lloyd Wilkinson.

**MR. W. T. STEWART**, inspector, Canada Life Assurance Co., in this city, has severed his connection with that Company, and assumed a position with the Accident and Guarantee Co., of Canada. We wish Mr. Stewart every success in his new sphere of operations:

**MR. G. F. JOHNSON**, supervisor at Montreal, of the New York Life, has returned from Lakewood, New Jersey, where he attended the Annual Convention of the agency directors of the company, which was in Session from the 10th to the 13th inst. Two hundred and fourteen branch offices of the company were represented from different parts of the world.

The business for 1904 was reviewed, and pledges for the business of 1905 assumed, by the agency directors. The Convention was one of the most successful and enthusiastic ever held.

Addresses were delivered by the president, Mr. John A. McCall, Messrs. G. W. Perkins and D. P. Kingsley, vice-presidents.

**MR. C. T. GILLESPIE**, general manager for Canada, of the Provident Savings Life, was in Montreal this week, for a few days, on his return from New York, where he had been visiting the head office of the company.