manded success. The representatives in Canada were loyal to the company, and he predicted a bright future for it in the Dominion. He concluded by giving an interesting and graphic description of the possibilities and probabilities of that great country.

Mr. Hopkins in a few well-chosen words proposed the Home Branches coupled with the name of Mr. Corkill, who responded in happy and appropriate terms, paying a tribute of esteem to Mr. Clirehugh's name on behalf of himself and the Branch Managers.

Several other toasts were proposed, interspersed with songs, recitations and musical sketches. At the conclusion, the health of the Chairman, proposed by Mr. Clirehugh, was drunk with all the honours.

PERSONALS.

MR. AND MRS. B. HAL BROWN are expected home by the S.S. "Labrador," which sailed from Liverpool on the 14th inst.

The genial manager of the London & Lancashire will be warmly welcomed by his friends in Montreal, who will be glad to receive his impressions of a first visit to England, which he describes in a letter as "a wonderful country."

PRESENTATION TO MR. A. BISSETT.—The above gentleman, who has been connected with the London & Lancashire Life some sixteen years and at present occupies the position of Assistant-Accountant, was presented with an extremely handsome silver tray and tea set on the occasion of his marriage to Miss Macgowan, of Lachine, on the 19th instant.

The presentation was made by Mr. J. L. Kerr, Assistant-Manager of the Company. Mr. Kerr informed the recipient in a very happy speech that the presentation was made on behalf of the office staff and city agents, who were all more than pleased to have the privilege on such an auspicious occasion of showing their good will and of testifying to the manly, upright and sterling qualities of Mr. Bissett.

MR. A. MCDOUGALD, Manager for Canada of the British Empire Mutual Life, left for England on the 20th instant by the "Germanic." His trip is primarily a business one. Mr. McDougald, who has been in Canada about 15 months, carries back to England very pleasant recollections of this country, and appears greatly impressed with the future of England's premier Colony.

MR. A. G. RAMSAY, President of the Canada Life, Hamilton, has returned from an extended tour through Europe. Mr. Ramsay left Canada some three months ago, accompanied by Mrs. Ramsay. We understand both have returned charmed with their pleasant trip.

MR. C. D. HANSON, who has been staying at St. Ann's, is making very rapid progress towards recovery.

He is now, with the assistance of crutches, able to take walking exercise, and not only has he gained in weight, but also looks remarkably well. We understand that, in the course of a month or six weeks, he expects to again take an active part in business as fire adjuster.

The Merchants Bank of Canada having closed their West End Branch, No. 2456 Notre Dame street, has opened an office at No. 2200 St. Catherine street, under the management of Mr. E. H. Heward.

CORRECTION.

In a recent letter from a correspondent, mention was made of that interesting little work called "Quaint Nantucket," and the author's name was given as Root. The book in question was written by Mr. William Root Bliss, and we cheerfully make this correction.

Notes and Items.

Secretary James W. Going, of the Shawnee Fire, located at Opeka, Kansas, will be responsible for the insurance rating in that State in the future.

The "Ocean" Marine Insurance Company, Limited, of London, Eng., which has recently made a deposit of £25,000 with the Canadian Government, has received a license to transact Inland Marine Insurance, and the insurance of Postal and Express packages. The Ocean was founded in 1859, and incorporated in 1888. It has a paid-up capital of £100,000, and a Reserve Fund of £150,000, with total Assets, £512,750. During the year 1897 net Premiums were received amounting to £238,918, net losses, after deducting salvages and recoveries under re-insurances, were £78,827. Mr. Ernest C. Gault is chief agent for Canada.

The Superior Court of Michigan, has made an important ruling in the case of Ketchum against the American Mutual Accident Association. Mrs. Ketchum's husband had been insured in the defendent company, and had received injuries by falling. In his application, Ketchum declared that he had never received severe bodily injury, that he had never been subject to fits nor any disorder of the brain, that he had never suffered from bodily deformity, etc.

It was conclusively shown that long before taking out the policy he was partially pralyzed, and that he had suffered from two sunstrokes. It was claimed the agent knew that the answers to the questions in the application were not true, and that his knowledge was the knowledge of the company, and having issued the policy the company was bound.

The opinion declares that the courts have never said and never will say that the company is bound by statements made in an application when not only the agent but the assured knows that they are untrue and calculated to deceive, and the application is to be forwarded to the company as the basis of its action. To so hold would be to put companies completely at the mercy of dishonest and unscrupulous agents.