due to accidents. This is a novel form of accident insurance, but from the increasing use of automobiles in England the promoters think they will have a large field for their special line of work. It is estimated that there are between 6,000 and 8,000 motor cars in use in the United Kingdom. The policy contract will cover damage to the carriage wherever it occurs. Periodical examinations of the carriage will be made, and accidents and breakdowns thus averted. Where they occur the policy will apply.

It is impossible not to admire the extent and vigor of an agency staff of a life company which can write $55,000,000 life insurance in a single month. But this is what the New York Life agents did in July. President McCall and vice-president Perkins have built up an agency system wonderfully well adjusted to the securing of good results without excessive expenditure.

The Equitable Life Assurance Society shows a shrewd appreciation of human nature when it makes rewards, such as trips abroad, one of its stimuli to renewed exertion in the interests of the company. One day last week some seventy of the Equitable Life Company's agency force from Pittsburg arrived at the Windsor Hotel in Montreal, on a two weeks' vacation. Thence they went to Plattsburgh, Lake Champlain, Saratoga and the Hudson to New York. Whilst in Montreal they were in charge of Mr. Edward Schmidt, superintendent of agencies for the Province of Quebec. The trip has been given them by the company as a return for specially good work done by them.

The Modern Woodmen of America, formed at Rock Island, Illinois, in 1883, has grown to be one of the large fraternal societies of the United States. At the close of 1901 it had 631,000 members. It held a convention the other day, when 469 delegates were present, and the question of increasing rates of assessment came up, their present rates being confessedly inadequate. Upon being canvassed, 254 favored an increased rate, but only 171 voted openly for it, because they thought that to raise rates would cause 100,000 or 200,000 members to leave the society. A compromise plan was adopted which is described as removing to a great degree the inequalities of their present, inasmuch as the rates more nearly conform to the risk assumed at each age.

It is not long since we gave a partial list of the many fraternal associations of the United States and Canada, whose names were the more curious and striking. But now we are able to make another beautiful list which seems to us to be almost new. The following organizations are represented at the convention of the "Associated Fraternities of America," in session this week in Montreal: American Ploughmen, Logansport, Indiania; Bankers' Fraternal Union, Cleveland; Brotherhood of American Yeomen, Des Moines, Iowa; Daughters of Columbia, Chicago; Fraternal Tribunes, Rock Island, Ill.; Grand Fraternity, Philadelphia; Highland Nobles, Des Moines, Iowa; Home Guards of America, Van Wert, Ohio; Knights and Ladies of Columbia, South Bend, Ind.; La Society des Artisans, Montreal; Loyal Mystic Legion of America, Hastings, Neb.; Modern Brotherhood of America, Mason City, Iowa; Modern Order of Praetorians, Dallas, Texas; Mystic Toilers, Des Moines, Iowa; Mystic Workers, Fulton, Ill.; National Protective Legion, Waverly, N.Y.; Order of Americans, Greensbury, Pa.; Sons and Daughters of Justice, Minneapolis, Kan.; United Moderns, Denver, Col.; Modern American Fraternal Order, Effingham, Ill.; Fraternal Choppers of America, Des Moines; Equitable Fraternal Union, Neenah, Wis.; Independent Order of Lions, Portland, Oregon; Fraternal Bankers of America, St. Louis. The officers of the association in session at Montreal are: Mr. C. H. Robinson, of Philadelphia, president; Mr. W. R. Edison, of St. Louis, vice-president; and Mr. Edmund Jackson, Fulton, Ill., secretary-treasurer.

The very good impression created by Canadian flour recently at the Osaka Exhibition in Japan is being remembered now, when there is an estimated shortage in the Japanese and Corean wheat crops of about 30 per cent. Canadian dealers are advised to look into the matter.

FIRE INSURANCE ITEMS.

Mr. J. Philip Bamford, of New York, has been appointed general manager for Canada and the United States of La Gardienne Fire Insurance Society of Paris.

According to Mr. George H. Tyson, of San Francisco, the Pacific Coast fire losses for July will exceed one million dollars, making it one of the largest month's losses in the history of the Coast. The increase in Pacific Coast losses to the end of June is $2,500,000 over 1902.

Mr. W. H. Stratton, of Hartford, Conn., manager of the Factory Insurance Association, is ill with Bright's disease, and not expected to recover He recently returned from London, Eng., where he had gone to attend the convention of the British Fire Prevention Committee.

The Alliance Insurance Co., of London, Eng., are applying for power to do business in the State of Illinois. The business of the Imperial Insurance Co., which was recently merged in the Alliance, is in several of the States to be liquidated by the latter's agents in Chicago, Messrs. Lyman, Otis & Co.

It is perhaps nothing more than amusing to hear that in an Ontario community, Trenton to wit, the suggestion has been seriously made, to tax the insurance companies, that they shall help to maintain the fire-fighting equipment of the place. It is possible that these people think as some other people do, that fire insurance is a very profitable business.

The following very neat little story, with a moral, is told by Mr. George W. Dewey, secretary of the Niagara Insurance Co.: There was an old woman who came to one of the company's southern agencies to insure her house and furniture. "We haven't had no insurance fer five years," she explained. "We hev jes' been dependin' on the Lord; but I says to my old man, I says, thet its terrible risky, I seys."

The New York Insurance Press and the Ottawa Free Press are carrying on a controversy respecting the increase of rates in the much-burned capital of Canada. The Free Press seems to think that the companies should stand still with their hands in their pockets and watch without protest a place which boasts of hundreds of acres of lumber piles eating up their hard-earned dollars. An increase of rates to counterbalance in some degree the heightened risk is mercenary, and not to be thought of for a moment, our Ottawa contemporary thinks. Such a position may be generous, but is hardly business.

Reports of one hundred and twenty-eight electrical fires, losses aggregating $471,700, have been received during the last quarter by the Electrical Bureau of the National Board of Fire Underwriters in the United States. The board gives the following summary of fires caused by electricity. Twenty-eight fires were caused by the grounding of circuits, of which thirteen were on awnings, metal work, and roofs of buildings, and ten were on gas pipes. Reports have been received of twenty fires due to crosses of telephone, telegraph and signal wires with high potential circuits. Five fires were occasioned by open link fuses not enclosed in cabinets. Ten fires are reported as due to short circuit in flexible cords. Ten fires were caused by lightning, in four of which the lightning entered over wires, and in two cases over sprinkler pipes. Five fires were occasioned by overheated rheostats. two of which were on electric cars. Three fires were due to overheated pressing irons. Five fires in show windows were reported.

FREE TRADE ZONES IN ITALY.

We have received from the secretary of the Cobden Club what appears to be a circular letter, entitled "Free Trade Zones in Italy." Mr. Harold Cox says: "There is a movement now in progress in Italy which has an important bearing upon the controversy raised by Mr. Chamberlain. At a meeting of the Union of Italian Chambers of Commerce held in Rome, on June 28th and 29th, resolutions were passed demanding the immediate establishment of free trade zones in the chief maritime cities.