have appointed Mr. Thomas Macleod Gardiner, who has been Secretary of the Company for the past ten years; and they have promoted the Assistant-Secretary, Mr. Alfred Ernest Sprague, F.F.A., F.I.A., to be Secretary and Actuary.

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In the City of London Court, Messrs. O'Brien, Thomas & Co., wholesale ironmongers, 17 and 18, Upper Thames Street, applied to enforce payment of £6 17s. 1d. for trade goods supplied to the defendant, Mr. W. H. Avery, painter and decorator, West Hampstead. The defendant pleaded misfortune. A chimney-stack fell on him, and his brother-in-law, who was working for him at the time, was killed. That was in June of last year. He had had to look after the widow of his brother-in-law. He broke his arm in two places and unfortunately was not insured. He had no money to go on with. All his business had been lost through his accident. What a difference an accident policy in a sound office might have made!—Post Magazine.

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Writing only one application, for life insurance, per week for an entire year and three more for good measure, total fifty-five, appears to have been the allotment Dr. C. E. Albright, of Milwaukee, made for himself last year to win first honors and to maintain his apparently permanent position as star producer among leading personal writers of business for the Northwestern Mutual Life Insurance Company. But, the average amount for which each application was written and accepted figured up to $31,250, aggregating $1,719,000—the average size of the policies throughout an entire year exceeding that ever written by any other life insurance agent.

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It is a sign of the times that much greater interest is being shown by insurance companies in the rapid development of Canada and its possibility as a sphere for further operations. Notwithstanding the vast improvements which have already been accomplished there is yet much more constructive work to be done, and if trade follows the flag so should insurance follow trade. Reports which emanate from the most unbiased sources give one every reason to believe that Canada, in due time, will be the means of adding greatly to the resources of the Empire, and it should add also to the business returns of insurance companies, particularly those whose reputation has been the result of years of consistent trading and whose operations have been carried on with the highest ability and integrity associated so closely with British institutions. The resources of Canada are only in the first stage of development, and the future holds out the highest promise.—The Review, London.

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Fraternal insurance is so large a factor in the life insurance business that its condition is of interest to everybody connected in a business way with life insurance. That condition, as the Weekly Underwriter points out, may be learned from the report of the annual meeting of the National Fraternal Congress held last week. While some individual orders have fallen away during the year, the aggregate amount of fraternal business is about the same. To ensure their ability to meet their obligations at maturity, the organizations composing the National Fraternal Congress, aided by the State Insurance Commissioners, have put adequate rates in the uniform bill which has been before nearly all the state legislatures this year. The legislation committee of the Congress reported that thirteen states so far have enacted the bill into law, and is confident that its adoption will become general, despite the opposition of the weaker orders.

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Many queer kinds of insurance contracts are made by Lloyd's underwriters, and amongst the rest we see that through the British Beekeepers' Association, a premium of one penny per hive per annum secures protection to the extent of £30 in any one year against claims for injury to the persons or property of outsiders. As the average bee does not carry a number-plate on his business end, the sufferer from an individual sting might have difficulty in identifying his foe, but we presume the chief risk is when concerted action leads to the death of dogs or horses, or when a swarm lights on the head of someone who has not the nerve to wait until it goes off again. These events are, of course, rare, but protection against even a remote contingency is worth a penny, and a general adoption of the scheme would come to a good deal of money.—Financial Times.

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Life insurance soliciting is one of the fields which, up to a few years ago, had not been entered by women, but to-day it is estimated that upwards of three hundred women are profitably engaged in it in New York. Most of them write small policies, and their business is chiefly confined to work among milliners, dressmakers, domestics and storekeepers. There are a few who canvass wealthy women. Chicago has a number of women life agents and some fair-sized policies have been written by them throughout Illinois.

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The heat wave during the first 15 days of July, it is stated by a New York Journal, lost many policyholders to the life insurance companies. Figures from the Metropolitan of New York are already available and show that this company lost 6,356 policyholders by death, as against 5,578 for the same period last year. Most of the deaths were children and called for the payment of $984,000, which is an increase of $115,000 over the amount paid in death claims during the same period last year.

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It is stated in Toronto that industrial insurance agents are forming an association, which will apparently be of a trades union character.

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The British Crown Assurance Corporation of Glasgow has been licensed to transact business in Ontario.

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The latest merger to be anounced is a new milling organization in Ontario. It embraces mills at Guelph, Stratford, St. Mary's, St. Thomas, Bleinheim and one mill at Chatham.

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Mr. H. B. F. Bingham, Life Superintendent for Canada of the Phœnix Assurance Company, Ltd., sailed for England last Saturday.