Steel Shutters.—In a recent issue we took exception to a contemporary's remark, "steel shutters are useless." An illustration of the value of such protection, as we pointed out, was given on January 25, at Hartford, where the progress of a serious fire was checked by the metal shutters of a dry goods store building, which resisted the intense heat for two hours.

Health Regimen.—The "Medical Examiner" gives the following regimen as desirable for health:— "Less hours of work at the desk, more hours of sleep; simple and nutritious food at regular times; abundance of good water for drink, little or no alcohol; avoidance of late suppers and midnight debates at his club; last but not the least, regular, systematic physical exercise in any form which he finds most agreeable."

Life Insurance Soliciting is hard work. The lazy man can't succeed at it. It tests the brain, the nerves, as few lines of endeavour can. The life agent is the king of solicitors, not only because of the issues involved in the sale, but owing to the princely qualities of mind he must possess to succeed at it. No man has ever reached commanding pre-eminence in our business unless added to and interpenetrating all his powers of heart and mind the spirit of resistless persevering energy has been regnant.—"Security Agent."

Banks and Consols.—A number of London banks have written down their consols to 85. Respecting this, "The Review" says:—"The example set by the London and Westminster Bank and other powerful institutions of that kind in marking their consols down to 85 is a wise and prudent measure, and any temporary decrease of dividend in banking, as in any temporary decrease in bonus in a Life Office, will be compensated for by the inevitable rise which must take place at some future date. Surplus income can be safely invested in consols at their present price on the market. Even if war between Russia and Japan breaks out, which seems to be a dead certainty at present, the only thing to do is to keep on buying consols, and before the next valuation of the offices, which have to close their accounts as at September 31, 1903, things will have easily equalized themselves—with a bit to the good."

Adulterations and Medicine.—The "Insurance Advocate" thus connects adulterated food with the habit of taking physics. "Tinned meats and products of a similar nature are preserved by means of chemicals, which are simply so much slow poison; the very drugs upon which sometimes a human life may depend are so adulterated as to be in many cases valueless. Is it any wonder we, Americans, are a nation of patent medicine guzzlers? Is it strange that we swallow pills as a hen drinks water—raising our eyes heavenwards. Ninety per cent. of the population are everlasting "out of sorts," they have "that tired feeling" for which they swallow boluses which are guaranteed to "work" while they try to sleep. Thanks, however, there's life and health insurance unadulterated, wherefore, we are not without hope, notwithstanding the fact that adulteration making murder a fine art is scuttling the strongest in their prime."

Value of Training.—While it is to a large extent true that the life insurance solicitor is born, not made, it does not follow that the born solicitor has nothing to learn. On the contrary, it is certain that many good men have been lost to the profession because they were unfortunate enough to run up against an abnormally large number of difficulties at the start and became discouraged. In many cases, their withdrawal from the business has also meant a loss of valuable time and money to their general agent. Hence, courses of instruction in life insurance in colleges and universities must be considered of very practical benefit, provided they are found to reach the right class of men. Vice-President Lunger of the Travelers' recently expressed to the students of Yale his belief in the practical value of such courses of instruction as follows: "If young men could pass through a course in which they would be thoroughly drilled in the different forms of insurance, the relative merits of the various kinds of contracts, and be taught how to approach people and clearly and forcibly explain the benefits of insurance, they would enter upon their work with advantages which would not only enable them to develop more rapidly, but would help them over many of the trials and discouragements that beset young men who enter the business equipped only with the hasty and, therefore, somewhat perfunctory initial training that a busy manager, having many men to look after, can give."—"The Investigator."

The Commissioner of Insurance, State of Wisconsin, in a circular letter dated 22nd inst. calls the attention of the insuring public to the Imperial Insurance Company of America (A. C. Haynes, 189 LaSalle Street, Chicago); the Commonwealth Insurance Co. of Chicago (C. A. Van Ander & Co., 195 LaSalle St., Chicago); the "Independent Fire Underwriters" of Chicago (Charles Brock Jones & Co., 184 LaSalle Street, Chicago); the Great Western Underwriters, American Underwriters, and the Great Northern Insurance Company of Chicago (E. A. Shanklin & Co., 802 Fort Dearborn bldg., Chicago), and states that losses incurred under policies issued by these concerns have been uncollectable by the sufferers, either from them or through whom they were placed, except in one case, where the agent, who was instrumental in placing the insurance and who resided in Waupaca County, was a man of such financial standing, that being liable to the assured in accordance with the laws of the State of Wisconsin, paid the claim in full, rather than suffer the penalty of the law for his violation thereof.

Is it not amazing that any sane person can be found to place their insurance with such wild-cat affairs?

Pianos.—To save all questions as to values when settling losses on pianos we ask that agents will, when writing a specific sum on a piano, ascertain and report in the application for cash or on the installment plan, if for cash, when purchased and at what price? If on installments, get same information, and also how much has been paid by the applicant.

Pianos sold on installments are generally insured by the sellers under an open policy, which covers all of the amount due to the seller, and if we also cover a fair proportion of the value of the instrument, both interests, buyer's and seller's will be covered in full and the buyer will not have anything at risk.

We have had cases where the buyer, holder of the piano, was paid full value and the seller also recovered a good sum from his insurer for the amount due on the installments.

This, we might say, was the fault of the adjuster, but as an adjuster must accept the record of the risk as he finds it on the books, the agent should make the contracts so plain that he who runs may read.

By exercising ordinary businesslike care in making and reporting piano insurance contracts and other insurance contracts, agents will save much correspondence from the office, much work for themselves, and not a few losses for the company.—"Fireman's Fund Record."