

wonderful ornaments and fine marbles to the greater essentials of fire protection they would have saved the buildings intact, buildings in which at least \$9,000,000 destruction has been wrought." We are not disposed to put the blame upon the shoulders of the architects. An architect's business is very much like most other businesses in one respect, he is prepared to supply his customers with what they want. If they want a design for a building as nearly fire-proof as possible they can have it. If they want a design for a building in which safety is sacrificed to ornament they can have that. If they invite competition for plans and specifications, they must be prepared to take the risks involved in this method of procedure.

GROWTH OF CANADIAN TRADE.

The following table shows the growth of Canada's trade during the last ten fiscal years ending June, 30:

	Total Trade.	Imports.	Exports.	Collected.
1897	\$245,297,144	\$111,294,021	\$134,003,123	\$19,991,907
1898	290,222,959	130,698,006	159,524,953	22,157,788
1899	308,388,068	154,951,593	154,337,375	25,734,229
1900	397,237,528	180,804,316	186,433,212	22,889,110
1901	377,745,620	181,237,988	196,487,632	29,106,980
1902	414,431,881	202,791,595	211,640,286	32,425,532
1903	459,649,240	233,790,516	225,849,724	37,110,355
1904	494,985,597	251,494,332	213,521,235	40,954,349
1905	495,242,426	261,925,554	203,316,872	42,024,340
1906	549,922,038	290,342,498	250,586,030	46,668,259

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

We are officially informed that Mr. James Chatham, F.F.A., F.I.A., has been appointed manager at Edinburgh, Scotland, of the North British & Mercantile Insurance Company, in succession to the late Mr. Philip R. D. Maclagan. In accepting the appointment, he vacates his position as secretary and actuary of the Scottish Life Assurance Society.

Mr. Chatham is a comparatively young man, having been born 49 years ago, in Edinburgh. He commenced his insurance career in 1870, with the Scottish Equitable Life Assurance Society, since when he has filled some important positions. His career, as an actuary, is a distinguished one.

He will, doubtless, have the best wishes, of his confreres, in the business, for a long and prosperous career, in his new and important position, in which THE CHRONICLE heartily joins.

Mr. Randall Davidson, is the Canadian manager of the company.

The revenue of the post office department is going ahead. The revenue for the month of October was \$660,796, an increase of \$105,441 over the same month last year. For October, 1898, the revenue was \$286,847. For the first four months of the present fiscal year the revenue was \$2,450,005, compared with \$2,135,036 last year, and \$1,418,728 for a 1898-99. The increase over last year is \$313,000, and over 1898-99, \$1,031,327.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

The new Combination Accident Policy and new "Disability policy" issued by the Employers' Liability Assurance Corporation, are original in the method of construction, and framed with a view to simplicity as well as breadth. The insuring public will, no doubt, be favourably impressed with them.

The usual benefit is paid if death occurs within 200 days of the date of the accident—no ninety days death restriction. In addition weekly indemnity to the time of death is provided, as well as the cost of transportation of remains from the place where death occurs to the place of burial. This latter benefit, we understand, is given by no other company. The fixed indemnity for loss of one eye is \$2,500.

Double benefits are payable if the insured is injured while a passenger in a public conveyance with no restriction as to the motive power. Other new features are the large benefits which are provided for insanity or paralysis as the result of injuries. Payment of physician's bill is also provided for injuries not causing disability.

SAN FRANCISCO.

Advices from San Francisco state that some companies doing business there have adopted clauses in their policies, exempting them from fire losses, resulting either directly or indirectly from earthquake.

This is considered ill-advised at the present time, as when the legislature meets in January, a standard policy form for California is likely to be adopted, and the earthquake clause now being adopted is likely to be nullified in a few months.

All companies writing business in San Francisco, are full to the guards, and cancellations are reported to exceed the acceptances.

The committee appointed to devise and regulate an emblem to be worn by the adjusters who took part in the settlement of the San Francisco losses have agreed upon a handsome badge, which can be worn as a pin or as a fob. It is irregular in shape, bearing the words "Adjuster, San Francisco, 1906," with a grizzly bear on top, the setting sun and the Golden Gate in the centre and the California poppies about the edges. Special designs have also been provided for the members of the committee of five, and the committee of fifteen.

The story is being circulated that a San Francisco Chinaman held a policy of insurance on a small building which escaped damage by earthquake or fire. He sold the property, but the purchaser wouldn't accept assignment of the policy because the company was discounting its conflagration losses. The Chinaman, acting on advice, went to the company's office to surrender his policy and get