

business office, as it moves one to join in the chorus, which would be unseemly. To cool off, we take up the Commercial Cable Company's card, with its half-tones of blue, green and red. The main picture shows the lines of cable now owned by the Company. A natural sequence to the Cable is The Ocean, which Accident and Guarantee Corporation has issued a card with a brilliant and highly effective illustration of the Houses of Parliament, Westminster. The colours purple and green harmonize and make the Ocean's card quite artistic.

The Confederation Life has adopted a new idea. The display heading has a background representing a policy of the company, over which, in striking red letters appears the company's title, flanked on both sides with shields in bright green, and the whole surmounted by a very free rendering of the Royal arms, with the motto changed into, "On whose Dominions the Sun never sets." We are not sure whether it is not a case of lese-majesty, or high treason, to take such a liberty with the Royal Arms but if it is, Mr. Macdonald will escape lightly, for his well-known loyalty will be an effective plea for leniency. The Caledonian is modest, but neat; it gives a drawing of Edinburgh Castle, and a date card that is bright and clear. The Imperial Fire retains its well-known arch. Altogether this is a very pretty card, quiet indeed, but elegant, with a date card attached that is plain and distinct.

The Western Assurance Co. has adopted a colour scheme for its illustration which throws out the Company's title with excellent effect. The white embossed letters, with gilt edging, on a dark green ground, shine out as though specially lighted, and though the colours are strongly contrasted there is no glare. The Union Mutual's card has been already noticed. The lighthouse rock scene is effective and picturesque. The date card has special and unique merits, as has been pointed out. The Berlin Mutual issues portraits of the Prince and Princess of Wales which render its calendar quite attractive. The Stanstead and Sherbrooke Mutual Fire provides a bright date card, accompanied with a picture of its head office, Sherbrooke. The "News" and Eastern Townships "Advocate" has a show card, nicely executed. The National Trust Co. gives a drawing of its offices at Toronto, Montreal and Winnipeg. Messrs. Morton, Phillips & Co., stationers, do not indulge in much colour; their card is neat, handy and useful.

Messrs. Bennallack & Co., lithographers, have favoured us with an illuminated card of great artistic merit, the execution of which reflects great credit on the firm. The address of the King is given on his accession to the Throne. This is surmounted by His portrait, around which the colonial flags are grouped, richly emblazoned, with the illuminated shield of Canada and of Cape Colony. A floral and ribboned border contains the names of all the Imperial Colonies. This card is an honour to Canadian artistic workmanship.

The Ontario Accident Insurance Co. and the Lloyd's Plate Glass each have issued a calendar conspicuous for neatness and the purity of the colouring.

PRIVATE ENGLISH LETTERS speak of the winter to middle of December having been the coldest and most disagreeable in 20 years. Persons residing two miles from a large English city were unable to get to business for several days, owing to a snow blockade. Having no sleighs, locomotion is difficult when snow falls heavily.

PERSONALS.

WE REGRET TO ANNOUNCE the death of Mr. Robert O'Hara, who was well known as counter clerk of the Royal Insurance Co., of this city. Mr. O'Hara was in the office on New Year's Day, but feeling unwell he left early. It was discovered, in a day or two, that he had contracted pneumonia. His death took place on the 4th inst., at the age of 26 years. His death is greatly regretted by the managers and staff of the Royal, with which company he had been connected for the past eleven years.

MR. HENRY LYE, the well-known insurance adjuster and accountant, paid a call at this office on 8th inst. Mr. Lye is arranging to settle in Vancouver, B. C., in order to be with his son and watch him "grow up with the country."

EX-ALDERMAN CUNNINGHAM died suddenly in this city on the 6th inst., much regretted by a wide circle of friends. His death is the third named in this issue, each of which took place as the result of a chill taken by imprudent exposure to the cold.

Notes and Items.

At Home and Abroad.

GREAT BRITAIN has bought 500 tons of Canadian flour from Lake of the Woods Milling Co. for shipment to South Africa.

IN 1899 AND 1900 there were 1,684 children burnt to death in Great Britain, 1,425 of them by fire caught at open fire grates. Very pleasant such grates are and healthful, but dangerous to children.

THE NATIONAL FIRE INSURANCE CO. of Hartford has reinsured the United States business of the Netherlands Fire Insurance Company exclusive of the Pacific Coast.

THE YUKON "SUN," a Dawson City paper, comes as a surprise, for it is difficult to realize that the place has made such progress as this well-got-up and richly illustrated news paper evidences.

A RESTAURANT KEEPER in London, Eng., had to pay £5 to a customer whose teeth were injured by snapping at a button which had found its way into a beefsteak pie. The judge said it was the duty of a restaurant proprietor to see that "the food supplied contained no hidden dangers." An accident policy seems desirable for those who attend restaurants.

THE EQUITABLE'S preliminary figures show surplus larger than ever before, amounting to \$70,000,000. The assets amount to \$330,000,000, the new business to \$240,000,000, and the outstanding assurance to \$1,175,000,000. These items all show good increases over corresponding items of the year previous, and are all larger than ever before in the Society's history.