

**In the United Brethren Mutual Aid Society** of Pennsylvania, a prominent and honestly managed assessment society, the cost per \$1,000 of insurance has increased from \$8.24 in 1874 to \$33.52 in 1885. It will only be a matter of a very short time, and the U. B. Mutual Aid will go where the woodbine twineth.

**Mr. H. S. Casey**, the well-known insurance agent, at Colborne, Ont., has been appointed Inspector in the Northwest Mounted Police. Captain Casey was the recipient of an address and several presents from his fellow-citizens and others, before taking his departure for his new sphere of labor. Another good man gone to—the Northwest.

**Mr. W. Greenwood Brown** has been appointed Inspector of the Glasgow and London Fire Insurance Company. Mr. Vincent the former Inspector is now Resident Secretary at Toronto, as previously noted in these columns. Mr. Brown was formerly connected with the Huron and Middlesex Mutual fire insurance co.

**Mr. Alfred Absell**, late superintendent of the Fire Insurance Association, London, has, it is stated, been appointed manager of the Belgian Companies—Les Assurances Belges and L'Alliance Belge of Brussels, for the United Kingdom, India, Canada, the Colonies, and the United States. Why include Canada and the U.S., as neither of these companies are licensed to transact business in them.

**Habit is hard to overcome.** If you take off the first letter it does change "a bit." If you take off another you have a "bit" left. If you take off another the whole of "it" remains. If you take off another it is not "t", totally used up. All of which goes to show that if you wish to be rid of a bad habit you must throw it off altogether.—*Review*, N. Y.

**Gasoline is very dangerous**, and at ordinary temperature continually gives off an inflammable vapor, and a light some distance from the material will ignite it through the medium of this vapor. One pint of gasoline is supposed to impregnate 100 cubic feet of air, and render it explosive; and it depends upon the proportions of air and vapor whether it becomes a burning gas or a destructive explosive.

**The use of Commissions.**—This is the title of an address delivered by Col. Jacob L. Greene, President of the Connecticut Mutual Life Insurance Company, at the first annual banquet of the Pittsburg Life Underwriters' Association on the 18th inst. The rebate question was gone over in an able manner, and the damaging results to the business by this pernicious practice clearly shown. This rebate system is the bane of not only life but fire underwriting as well.

**A member of a successful business firm**, in a town adjoining Hartford, recently stated to the writer: "My mother, my brother, and I have reason to be grateful to the institution of life insurance for what it has done for us. The money paid to mother at the time of father's death enabled her to support the family, and with what was left start us in business. We are now able to supply her with everything she desires. To life insurance we give the principal credit."—*The Aetna*.

**Mr. James Stewart**, of the firm of James Stewart & Co., is making his mark in his new vocation of Auctioneer and Real Estate Agent. Business tact, energy and ability added to a straightforward and obliging disposition are qualities possessed by him in an eminent degree. He succeeded in giving the utmost satisfaction to his clients, in the conduct of the sale of the Montreal Lacrosse Grounds, as well as in other sales committed to his care. We wish him success.

**New Company.**—The Economic Fire Office, Limited, of London, Eng., is the title of a new company, registered on November 12th, 1886, for the purpose of carrying on the business of fire insurance in all its branches in the United Kingdom and elsewhere. Capital £1,000,000 in £10 shares.

Mr. John Carswell, assistant manager of the Commercial Union, is to be manager of the Economic.

**Steam Fire Engines.**—There is considerable discussion going on just now in Montreal as to the merits of different steam fire engines and their suitability for this city. No doubt the engines of the makers in competition are all good, but there is one thing certain that our city council cannot possibly make a mistake in purchasing Merryweather Fire Engines. They have given satisfaction everywhere, and you will find them in use in almost every country of the world.

**Briton Medical and General Life Association.**—Mr. Selkirk Cross, counsel for the Association, has obtained a writ of appeal against the judgment of Mr. Justice Tasche-reau, ordering the affairs of the company to be wound up in Canada. It is the intention of the company to carry the case to the Privy Council, if necessary. It will be remembered that the English Courts have ordered it to continue business, reducing its contracts instead of winding up and thus swallowing up its assets in costs of liquidation.

**J. M. C. Deles Derniers** died suddenly in Amsterdam, Holland, on October 25th ult., in the fifty-third year of his age. He was well known in Montreal, having been connected with some of our life insurance offices here for some years. Latterly he has been travelling over the greater part of the world in the interests of the New York Life. It was only in our last issue that we stated he had insured the Khedive and his son, and claimed to have done an enormous business for his company. His bereaved family, who reside in Morrisburg, have our sincere sympathy.

**Annual Statements.**—Commissioner Tarbox issued a circular to the insurance companies, making annual statements to the Massachusetts department, requesting the whole year's business and the actual condition of the company to be reported, and that if this fullness could not be accomplished by the 15th of January a longer period would be granted, upon application, stating substantial reasons for the indulgence. Great satisfaction is manifested by the companies interested, many of which have expressed their satisfaction by letter to the Commissioner.

**Drunken Jews.**—In a recent address the Rev. Aaron Matthews, a converted Jew, made the following statement, which will no doubt surprise many: "Whatever faults my countrymen (the Jews) may have, drinking is certainly not one of them. I am now about fifty years of age, and can unhesitatingly say that in all my life I have never known a drunken Jew." He attributed much of their success in life to this fact.

**The Mortgage Insurance Company, Limited**, of London, England, is the name of a new company, with a share capital of £2,000,000. The first issue consists of £1,000,000 in 100,000 shares of £10 each, and of these it is said £250,000 have already been subscribed. The company has been founded for the purpose of granting insurances to the holders of mortgages, mortgage debentures, mortgage debenture stock, and other securities, against loss of principal and interest.

**The Guarantco Company of North America** circulates a card offering \$500 reward for the arrest of James Alexander Lesley Wilson, absconding defaulter. It prints his heliotype portrait, describes him minutely, and publishes