NOTES AND ITEMS.

SOUND SENSE.—Fire insurance is a potent element in modern civilization. It evinces that love of property which is synonymous to good citizenship. It is one of the greatest blessings of the commercial age. Without it business must necessarily dwindle to small proportions. No credit could be obtained (little business could be done to-day without credit) if the collateral could be wiped out in a few hours' blaze. Yet some of our esteemed legislators continue to aim their shafts of wrath at the fire insurance companies, and by their pernicious legislation increase the expenses of doing the insurance business, which expenses, in turn, must be met by the insured, the public. If the legislators would discontinue their oppression of the insurance companies, who are really their benefactors, and exercise their wisdom in the enactment of laws looking to the punishment of perjurers and those who insure solely for gain, they would accomplish that which redound to their honor and to the gain of their constituents.—Huntington Long Islander.

FIRE INSURANCE CREATES HAZARD.—In a sort of legitimate or natural sense fire insurance itself does create fire hazard. One of the valuable and prime considerations of fire insurance is the freeing the mind of property owners from the burden of anxiety in the matter of the ever possible danger of loss by fire. The mind so freed has less concern about the peril, even to the extent of neglecting fire precautions and preventions. Even carelessness and indifference as to these things come from a sure indemnity against fire loss. As with individuals so with communities. The fact that insurance covers to a large extent money loss by fire, lessens the interest in providing for the prevention and extinguishment, and in other ways operates as an increase of local hazard. Sometimes this, especially as to individuals, goes so far that it is difficult to tell where indifference leaves off and criminality begins.—J. L. Cunningham.

A SHOCKING FATALITY.—An extraordinary affair happened on Aberdeen links on the night of the 2nd inst. When darkness set in the Volunteers were summoned by rockets and gunfire to attend a surprise parade. Over a thousand men turned out, and a great many people flocked to the links. Two sisters, named Margaret and Elizabeth Norrie, aged 21 and 19 respectively, were standing on the outskirts of the links with a young man when suddenly, just after a company of the Volunteers had fired a volley, both girls fell. The girls were removed to the bathing station, but Margaret died soon after. She had bullet wounds in the right side and left arm. The younger girl was shot in the back, but not seriously, and she is progressing favourably. It is supposed that some ball had got among the blank ammunition served out to the men.

PERSONALS.

Mr. E. P. Heaton, manager of the Guardian Fire, has been appointed a Justice of the Peace. No one will deny that Mr. Heaton is eminently qualified for the honour thus conferred upon him.

Mr. Charles A. Evans, resident secretary of the Royal Insurance Company at Halifax, is in Montreal for the purpose of meeting Mr. Alcock, general manager of the company.

Mr. Alcock, Manager of the Royal Insurance Company, Liverpool, Eng., has been in Montreal this week.

The Commissioner of the Trust & Loan Company of Canada left via New York, on Wednesday last, per S.S. "Teutonic" on a brief visit to England, and hopes to return to Montreal during first week in June.

Mr. A. K. Blackadar, of the Dominion Insurance Department, having completed his annual audit of the companies' accounts, returned to Ottawa yesterday.

Obituary

We regret to record the death of Mr. George H. Gillespie, at his residence, Hamilton, Ont., on the 24th inst. Mr. Gillespie was a very prominent merchant in Hamilton. He was also president of the Hamilton Provident and Loan Society, and for many years represented the Guardian Fire and Phoenix of London.

We also regret to learn of the death of Mr. Alexander Cromar, a well-known Insurance official. He died on the 24th inst., at his residence, Toronto, from pneumonia. Mr. Cromar filled the position of superintendent of agencies in Ontario for the Royal-Victoria Life almost since the inception of the Company. He was an indefatigable worker, and was greatly esteemed by his company for his loyalty and zeal to their interests. He will be mourned by a large number of friends.