

## PERSONALS.

MR. JOHN T. STONE, President of the Maryland Casualty Company, Baltimore, was in Montreal this week making arrangements to open a branch office, and appoint an agent for the Province of Quebec.

THE LAW UNION & CROWN INSURANCE COMPANY, has left its offices on Beaver Hall Hill, Montreal, to occupy a handsome suite of offices in the new Liverpool & London & Globe building.

THE MONTREAL BRANCH OF THE IMPERIAL LIFE, has removed into more commodious offices in the new Liverpool & London & Globe building. The business of the Company has considerably increased in this Province under the management of Mr. E. S. Miller.

MR. E. MARSHALL, Secretary of the Excelsior Life, was in Montreal recently, making arrangements to open a branch office here.

MR. W. T. STEWART, who severed his connection with the Canada Life some time ago to assume the management of the International Mercantile Agency, has resigned his position with the latter company, and is again connected with the Canada Life.

MR. C. CHEVALLIER CREAM, manager of the National Assurance Co., of Ireland, Dublin, arrived in Montreal on Tuesday last, and left this morning for New York, where he will spend a few days before sailing for home.

## Notes and Items.

### At Home and Abroad.

A JAPANESE GOVERNMENT REPORT shows that the people of Japan carry life assurance to amount of \$99,083,909.

TORONTO MADE A NOBLE RESPONSE to Lady Minto's appeal for funds to erect a cottage hospital, no less than \$50,000 having been promptly subscribed.

WIRELESS TELEGRAPHY apparatus has been installed at Toronto and on the Chicora, the favourite passenger boat running to Niagara.

OTTAWA CLEARING HOUSE.—Total for week ending May 14, 1903; clearings, \$1,990,379.04. Corresponding week last year, \$1,634,748.06.

MINNESOTA has given another illustration of the folly of expecting insurance rates to be based on the experience of a short period. Last year, as the losses were small, there was a great outlay for reduced rates. The first quarter of this year, however, has a heavier fire loss than the above year, 1902, which answers the demand.

A BAD CLASS OF RISK is the business in the name of the wife, with the husband as a silent partner. There must be a reason why "the gray mare is the better horse," which reason is usually that the husband, having exhausted his credit and failed, turned the business over to the wife.

The attention of specials and agents to the above classes of risks will save for the Fireman's Fund much loss, for the loss department much worry, and for the local agency much good reputation.—"Fireman's Fund Record."

ACETYLENE GAS.—An anonymous critic denies that any such explosion occurred from acetylene gas as we described a few weeks ago. We advise our correspondent to ask the Editor of the "Insurance Press" how he secured a photo of the building that was damaged by this explosion when no such explosion ever took place?

ACETYLENE MACHINES.—At the regular meeting of the New England Insurance Exchange, held on 9th inst., the executive committee recommended the adoption of a rule limiting the fire permits for the use of acetylene gas machines to those located outside of buildings, which recommendation under the rules of the Exchange was laid over for two weeks.

AMONGST THE LOSERS ON THE 1902 BUSINESS, the Scottish Alliance with 114.3 and the Scottish County with 108.4 appear to be the worst off. The Manchester, having cut down its fire premium income by about £100,000, might naturally be expected to show a nominally higher percentage of loss, but this will really be an ultimate gain. The Phoenix, with 93.2, does not show as large a margin of profit as we should like to see, but the London and Lancashire Fire has done very well indeed. The small offices, like the Essex and Suffolk, and the National of Great Britain, naturally show a small percentage of loss.—"The Review."

CHICAGO POLITICS AND THE PRACTICE OF PRUNING THE ANNUAL APPROPRIATION for the fire department have brought about a condition in that city which is viewed with alarm by the local authorities and the insurance men. Naturally, there is an effort to shift the responsibility, and Fire Chief Musham is receiving much criticism and blame from many quarters. But he has numerous defenders as well among the most prominent underwriters, who say that he has done as well as could be expected, handicapped, as he has been, for lack of men and apparatus and sufficient authority to enforce discipline. From this distance it appears to be a plain case of too much politics, and if a "pink slip" charge is made, the responsibility can hardly be placed at any one door, but upon the city administration, the nominal product of the polls.—"Rough Notes."

AMERICANIZING INSURANCE.—There is an immense amount of nonsense talked about Americanizing English business, especially insurance. It should be remembered that there is absolutely nothing new in the insurance business, nor has there been anything new for more years than we care to remember. The Americanizing of the insurance business has simply consisted in the fact that the managers of American offices, instead of being content to have the door-plate of the office carefully polished, and to leave daily at four o'clock, have pushed for business with energy, and with the intention to make it go.—"The Review."

IT WAS AN ACCIDENT.—It happened in this wise, says "The Life Insurance Independent": "He was a bicyclist scorching along the thoroughfare on a dark night. He saw two lights coming down the road. As one was on the righthand side and the other on the left, he decided to cut right between them. He did so, and it seems that they were the lights of an automobile, one on each side of the machine." The most thrilling narrative in English prose is De Quincy's "Vision of Sudden Death," based on a similar incident to above. The sensational novel is stale and heavy as dough compared to "De Quincy's" brilliant narrative.

A CURIOUS GAZOLINE FIRE.—"A boy in Akron recently caused a \$200,000 factory fire in a most peculiar manner," said F. H. Jorgenson, of that place, at the Republican House. "He was an employe of the India Rubber Com-