

THE EDINBURGH ALBUM.

Although the Edinburgh Life Assurance Company has ceased to carry on active business in Canada it still has interests here that call for attention. The Manager and Actuary, Mr. Archibald Hewat, F. F. A., F. I. A., was in the city recently en route to Ottawa, Toronto and New York, from whence he will sail for home, after thoroughly informing himself as to the life assurance situation on this continent, and the general financial condition of Canada. The Edinburgh Life, founded in 1823, has had a steady, prosperous career, going on from strength to strength until its total funds amount to over 17½ millions of dollars, of which \$17,018,000 constituted "Assurance and Annuity Fund," at close of 1899. The bonus additions already declared amount to \$12,500,000. The president is Sir Graham Graham Montgomery, and Vice President, the Most Hon. the Marquis of Breadalbane, K. G. We have been favoured by a copy of "The Edinburgh Album" published by the company. The work contains a large number of views of Edinburgh and of scenes in its neighbourhood. As all Scotchmen, and most of our readers know, the capital of Scotland is one of the most beautiful in the world in picturesqueness of site and surroundings, as well as in public buildings and monuments. Readers of Scott's unrivalled novels seem familiar with Edinburgh and its suburbs, which are graphically described also by Stevenson, who imitated Scott's style. The splendid monument to "The Wizard of the North," "The Great Unknown," as Scott was called before he revealed himself at a public dinner as the author of the Waverley novels, seems to be the presiding genius of the city he immortalized and made as "familiar as household words" to millions of readers all the world over. Burns, too, has a noble monument overlooking that famous historic pile, Holy-Rood Palace, founded in 1501, so rich in memories of honour and of shame. Melville, too, has a magnificent monument from which his effigy seems to perpetually preach lessons of patriotism and public duty. The great Scotch banks, British Linen Company, Bank of Scotland, Commercial Bank of Scotland have each an office building of high architectural merit. The façade of the latter is identical with that of the Bank of Montreal in this city. Edinburgh University, like our own McGill, is more famous for its distinguished sons than for the architecture of its buildings. The view of the Royal Infirmary, Edinburgh, shows it to be probably the most magnificent structure of the kind in the world, its beautiful style reminding us of our own Victoria Hospital.

The album contains a "Fac-smile of Policy of Life Assurance effected by Sir Walter Scott Bart., with

the Edinburgh Life Assurance Company in the year 1824," of which he was one of the founders. The sum assured was £2,000, the term, "Whole Life," and the annual premium, £102 16s 8d. The sum assured was paid on Scott's death in 1832. The album has a pathetic passage from one of Burns' letters that contains a vivid illustration of the benefits of life assurance. The poet wrote: "Still, still the victim of affliction. Alas! Clarke, I begin to feel the worst. Burns' poor widow, and half-a-dozen little ones, helpless orphans. There I am as weak as a woman's tear. It is half my disease!" Yes! the misery of knowing that a widow and children are unprovided for has hurried many a husband and parent to his grave.

In expressing thanks for a copy of the richly illuminated and intensely interesting "Edinburgh Album," we have to wish the Manager and Actuary, Mr. Hewat, a pleasant time in Canada and the States, followed by an agreeable voyage home to "Auld Reekie," Queen of British cities for beauty of situation, as well as for richness of architectural adornments.

PERSONALS.

MR. A. L. EASTMURE, vice-president and managing director of the Ontario Accident Insurance Co., passed through the city this week on his way to Quebec in the interests of the companies he represents.

MR. F. H. MATHEWSON, manager for Montreal of the Canadian Bank of Commerce has returned home with his family from a holiday visit to the Maine coast, looking all the better for the sea breezes and rest.

MR. WALTER KAVANAGH, chief agent of the Scottish Union and National Insurance Co., for Canada, has just returned from a two months' holiday in Europe.

MR. HENRY BARBEAU, many years Manager of the City and District Savings Bank in this city, has been elected a Director in succession to his recently deceased brother. Mr. Barbeau's promotion is gratifying to the public of Montreal where he is universally respected.

MR. LYNDON SMITH, who for 33 years has been in the service of the Merchants Bank of Canada, is retiring on a superannuation. Mr. Lyndon Smith was a very popular officer, his high character and courteous manners having won him general esteem in business and social circles.

MR. A. McDUGALD, Manager of British Empire Mutual Life, left a few days ago for trip to Pacific Coast in the Company's business.

MR. D. R. WILKIE, GENERAL MANAGER OF THE IMPERIAL BANK, Toronto, was recently in Winnipeg, where, on being interviewed, he is reported to have