Notes and Items.

At Home and Abroad.

MR. M. C. HENSHAW, Manager for Canada of the Atlas, informed our representative that the newspaper reports with reference to the fusion of the Phœnix of London and the above company are, so far as he is aware, unauthorized and without foundation, which view was confirmed by a special cable to THE CHRONICLE, as appears in on another page.

THE TOWN OF OUTREMONT, which is growing rapidly, has sanctioned a by-law to borrow \$50,000 for improvements.

A GOOD DEAL OF WORRYING is being done over the electrical equipment at the Buffalo Exhibition, which seems to have run its course before this question is brought to a practical issue.

MR. KRUGER IS REPORTED TO BE GOING INSANE. This is a very belated discovery. Mr. Kruger's lunacy reached its crisis when he declared war upon Great Britain.

MR. H. J. DWIGHT, the veteran and highly esteemed President of the North Western Telegraph Co., has presented a library each to the villages Baysville, Dwight and Dorset, Ont.

THE NATIONAL FIRE INSURANCE Co., of Hartford, has re-insured the business of the Grand Rapids' Fire Insurance Co., which retires after doing business for over 18 years.

THE PHENIX INSURANCE Co., of Brooklyn, has re-insured what business remains of the Associated Manufacturers' Fire Insurance Corporation, of Brooklyn, which retired lately.

THE CANADIAN BANK OF COMMERCE AND BANK OF BRITISH NORTH AMERICA have each handled from 4 to 5 millions in gold from the Klondyke this year. Other shipments bring the total up to probably over 10 millions of dollars.

THE MASON MUTUAL RELIEF ASSOCIATION of Little Rock, Ark, after a life of 21 years, has been compelled to retire, being unable to provide the necessary bond required of \$10,000 by the legislature. Its assessment resources gave out.

THE OFFICES OF THE COMMERCIAL UNION in this city have recently be noted ted, and improvements made in the lighting and general manage-

ments; new desks and furniture have been provided, and the premises new are quite attractive and up-todate in style.

THE DEFUNCT MANHATTAN FIRE INSURANCE Co. never advertised in insurance journals, says the "Coast Review." Its obsequies, however, have been widely advertised, and no charge made for notices. The non-advertiser who shrinks from publicity is too, timid for this world; his paper sphere is a monastery.

THE CANADIAN MANUFACTURERS' ASSOCIATION will erect an arch in honour of the Duke and Duchess of Cornwall and York that will cost from 8 to 10 thousand dollars. The structure will be emblematic of the industries of Canada, and reports say will probably be the most elaborate and artistic work of the kind ever constructed. Its location will be at the entrance to Queen's Park.

THE DROUTH IN UNITED STATES caused the fire loss in Western States to be very heavy. How far the losses by the sun's heat have been or will be responsible for losses by humanly applied heat is beyond a solution. Insurance companies need to keep a sharp lookout in districts where drouth caused serious losses. St. Louis, for instance, had losses up to July equal to 75 per cent. of the annual premiums.

THE "Are" or "Is" question was recently settled summarily and correctly by Mr. Sackett, the general manager of the National Life of Chicago. A real estate company put up a notice board which read: "The National Life Insurance Company are erecting a modern twelve-story building on this site." The manager being appealed to as to its correctness wrote: "The following is correct: The National Life Insurance Company is erecting a modern twelve-story office building on this site, etc. Company is a noun, collective and singular," which is common sense as well as good grammar.

THE WAR UPON MOSQUITOES by pouring coal oil in the stagnant water they are supposed to breed in has inspired a number of humourous paragraphs of which the following from the "Baltimore Herald" is a good specimen: "The whole Jersey district is now aghast at the results of the oil crusade against the former brands of the mosquito family, and is earnestly praying to be delivered from the evils attendant upon the appearance of the keroseneus culex. Meanwhile insurance rates have advanced greatly, and many nervous Jerseyites are now retiring at sundown or else spend the evening by the dim light furnished by the burnished moon. It is to be strongly hoped that the would-be imitators of the oil crusaders of New Jersey will profit by this lesson and thus prevent the occurrence of similar disaster."