

uniform rate of commissions. Who is the loser by the cut in the commissions? Nobody, but the local agent. The company gets its percentage just the same. A resolution was passed, "That it is unprofessional in one agent to disparage the company represented by another."

Canadian Sculptors have made no response to the advertisements for designs to be sent in for statues of the Queen, and the late Hon. Alexander Mackenzie. We regret this very much as there are sculptors in Canada who are not too busy, or too rich, to object to such new commissions. The conditions must be objectionable to artists, or they would be only too glad of a chance to secure work of so honorable a nature.

The City of Buffalo is now provided with a 12 inch water main a mile long to be used for fire purposes only. It is attached to the pumps of two fire boats on the water front, which supply sufficient force to throw 3 1-2 inch streams to any height required. There are 26 hydrants attached to this new main, each one of which is connected by wire with the fire boats, so that the water and pressure can be instantly turned on or off. The local Fire Commissioners claim when a second main is laid for another district that Buffalo will be the best protected city in the world.

The British Empire Mutual Life Assurance Company has obliged us with a mounted and framed copy of its handsome new show card. A striking feature in the design is the British lion standing in triumph on the top of the globe. Across the globe is inscribed "Mutual Interest," which we take to mean not merely that this is the case with the British Empire Company and its policy holders, but that the supremacy indicated by the British lion being on top of the globe is for the mutual interest of the political British Empire and the world at large—which is quite correct.

The Life Agents' Manual, compiled and published by the *Insurance and Finance Chronicle*, Montreal. Price, \$2.00. This valuable Manual contains the premium rates (per \$1,000) and a synopsis of conditions of the policies and applications of all the life assurance companies doing business in Canada. The fifth edition of the Manual has but recently been issued, and gives evidence that neither trouble nor expense has been spared to make it as complete as possible. The general outlines of former editions have been followed, but important changes and additions have been made, enlarging the work by about one hundred pages. The notes on policies and "Policy Conditions" have been entirely rewritten and the Reserve Tables greatly enlarged. These, with the premium rates and other matters, make the work a complete manual of Canadian life assurance, and just such a work as the life insurance man should possess in whatever part of the world he may be located. We have to thank our esteemed contemporary, *Rough Notes* for the above commendatory notice of the Life Agents' Manual recently published by The Chronicle which is on sale at this office. The work is meeting with great favour, and is regarded as part of the necessary equipment of all those engaged in life assurance business.

Mr. George S. Merrill, Insurance Commissioner of Massachusetts, was presented a few days ago with a magnificent loving cup, from the staff of the department. An address accompanied this, which is as witty as it is kind; it reads: "Our relations have been most cordial and pleasant, and your 'policy' toward us so 'open' and generous that it is with regret that those relations are now about to 'lapse.' In whatever position you may occupy in the future, there will be no 'rebate' of our good wishes toward you, but they will continue on the 'old line,' and, should you ever feel the need of well-wishing, we trust that you may 'levy an assessment' upon us on the 'fraternal plan,' without any 'reserve,' and, when you shall have completed your 'whole term,' we sincerely trust that you will have enjoyed the entire 'tontine surplus' of happiness allotted to mankind."

PERSONALS.

MR. J. BOOMER, of Toronto, Manager Manchester Fire Assurance Co.; **Mr. J. T. Bellew**, of Quebec; and **Mr. J. J. Lowndes**, of Gaspé Basin, favored us with a call last week.

MR. W. C. HINSHAW, Manager of Atlas and National, has returned from the old country after an absence of seven weeks, during which time he visited London, Manchester, Glasgow, Liverpool and Dublin. Representatives from all the branches of the Atlas met in Liverpool for the purpose of giving a dinner to Mr. Hinshaw.

While visiting the Head Office of the National in Dublin, Mr. Hinshaw was greatly struck with the beauty of that City, and the very high standard of education, elegance and refinement of the better classes. As Dublin is the headquarters of the military in Ireland, Mr. Hinshaw was afforded the opportunity of seeing the flower of the British Army.

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