

## Notes and Items.

### At Home and Abroad.

THE DOMINION BANK is opening a branch at Fort William, Ont.

THE BANK OF BRITISH NORTH AMERICA is opening a branch at Calgary.

THE BANK OF NOVA SCOTIA has secured premises and will shortly open a branch at Calgary.

MR. F. L. CUTTING, of Massachusetts, has been re-appointed to the office of Commissioner of Insurance.

THE BANK OF MONTREAL is opening a branch at Brandon, Man. Temporary premises have been secured.

THE TORONTO INSURANCE INSTITUTE will hold a banquet on 16th inst., for which great preparations are being made.

A CHARITABLE JUDGMENT.—The Supreme Court of Cape Colony has decided that death while engaged in fighting against the King's troops does not invalidate a rebel's life insurance policy.

COLOURED LIFE ASSURANCE.—The coloured people in United States are endeavouring to organize a life company, as they regard themselves as treated unfairly by the existing companies.

LOYD'S AND RAINY DAYS.—Some Lloyd's underwriters who undertook to indemnify Cricket Clubs for loss, owing to rain, have had a hard time this year, as England has had an exceptionally wet and cold season.

"FACING THE PHYSICIAN" is the title of a brochure written by an English M.D., and published by the "Insurance Agents' News." It presents the medical aspects of life insurance attractively, removes obstacles in the way of applicants, and gives valuable information of value to canvassers and agents.

A NEW TESTAMENT LESSON FOR LLOYD'S.—An English student of the N. T., according to the "Insurance Index," thinks the 27th chapter of Acts gives all the information necessary to enable Lloyd's to state how far the captain was to blame for a shipwreck, and how far the underwriters are liable and from this "log" which he reminds us, was written by a landman, the present Admiralty Court would have difficulty in settling such questions as salvage, etc. The narrative of St. Paul's shipwreck referred to is shown in Smith's work on the Apostle's voyage to be most remarkable for its accuracy from a seaman's point of view. The book is as fascinating as any novel, and highly instructive; even, it appears for its lessons to marine underwriters.

GO T'HEIR DESERTS.—Grant and Blackhurst, manager and secretary of the Star Fire and Burglary Insurance Co., Edinbro', have been severally sent to jail for twelve and nine months, for carrying on an organized swindle. They advertised the Company as having a guarantee fund of \$1,250,000, whereas the whole capital they possessed was \$35! On this they wrote insurance to extent of \$4,374,000 for 2,000 deluded victims.

WINNIPEG INSURANCE PERSONAL.—Mr. Killer is now manager at Winnipeg, as well as superintendent for the West, of Manufacturers' Life. Mr. S. J. Drake, who has been nine years cashier of the Mutual Life of Canada, Winnipeg, is now manager for that city. Mr. McKinnon remains in charge as provincial manager. Mr. McBride, of the North American Life, has returned from a three months' tour through Northwestern Ontario.

CARRYING A LOADED GUN from one room of a house, in which it had been left by another person, to an adjoining room, is held, in Doodly v. National Masonic Accl. Asso. (Neb.), 60 L. R. A. 424, to be "handling fire-arms" within the meaning of a clause in an accident insurance policy limiting to \$500 the recovery for any injury received while hunting or while using or handling loaded fire-arms.

A GOOD IDEA.—In connection with the vexed question of the insurance of members of the staffs of insurance companies and banks, we think there should be no doubt about one thing, namely, that the members of the staff should have full credit for all the premiums they actually pay. The fact of their leaving ought not to be made a penal offence. We will go further, and say that we think it would be wise for the employer to let the employee take the whole of the policy with him in the event of his leaving. The practice is one which induces providence and forethought, and a bank can very well afford to let its retiring officials off easily, whereas a retiring clerk might find himself very much embarrassed by an adjustment of the respective interests concerned.—"The Review."

TORONTO FIRE LOSSES SINCE 1886.—The Annual Report of the Fire Department, Toronto, recently issued, contains the following table of fire losses and insurance in that city since 1886:—

	Losses.	Insurance.	No. of Alarms.
1886.. . . .	\$ 280,902 . . . . .	\$1,164,163 . . . . .	274
1887.. . . .	74,685 . . . . .	638,149 . . . . .	308
1888.. . . .	215,194 . . . . .	967,979 . . . . .	311
1889.. . . .	134,760 . . . . .	1,016,138 . . . . .	317
1890.. . . .	487,186 . . . . .	1,184,473 . . . . .	385
1891.. . . .	210,115 . . . . .	1,150,206 . . . . .	442
1892.. . . .	220,509 . . . . .	1,111,106 . . . . .	503
1893.. . . .	195,403 . . . . .	1,021,081 . . . . .	555
1894.. . . .	152,281 . . . . .	1,153,992 . . . . .	541
1895.. . . .	1,817,374 . . . . .	3,553,711 . . . . .	581
1896.. . . .	292,256 . . . . .	1,133,823 . . . . .	597
1897.. . . .	666,621 . . . . .	2,500,187 . . . . .	582
1898.. . . .	458,331 . . . . .	1,776,657 . . . . .	713
1899.. . . .	351,307 . . . . .	1,271,545 . . . . .	840
1900.. . . .	182,334 . . . . .	993,935 . . . . .	746
1901.. . . .	122,126 . . . . .	1,079,626 . . . . .	655
1902.. . . .	423,544 . . . . .	2,111,362 . . . . .	798

GHOSTS AS INSURANCE CANVASSERS.—If we are to be under the influence of ghosts as intimated in the following from the "Insurance Press," it would be advisable for insurance canvassers to secure the services of one or more as the most obstinate refuser of life insurance would have to send in an application if he were urged to do so by a supernatural agency.

A new wrinkle in securing applications for life insurance was developed last week in the Chelsea (Mass.). municipal court, when a substantial citizen, Frederick S. Barstow, brought suit against a life insurance agent of Salem, for fraudulently receiving a premium on a life policy. He charges in his declaration that he, being a spiritualist and having a "control" resident in the other