

The Albany Savings Bank objects to the stamping by insurance agents upon policies of a notice stating that the policy will become void unless payment of premium shall be made on or before some subsequent specified day, as such stipulation depreciates the policy as collateral security for a mortgage loan. The Bank sends out notices of premiums falling due, and refuses therefore to receive any policy or renewal stamped with the notice referred to, unless such policy or renewal shall also bear upon it the acknowledgment of the proper agents that the premium has been paid. The bank announces that in case of any failure to conform to above, it will procure other insurance at the expense of mortgagors.

A case is reported in the *Insurance Advocate*, in which the decision of the North Carolina Supreme Court upsets a very common impression. A benevolent gentleman, wishing to befriend a college, offered to insure the lives of some who were interested in its welfare, the policies to be payable in case of their death to the college. To test whether this would work, a case was made by one policy being taken out, providing that the beneficiary could demand a cash surrender value. This was done, and the Supreme Court, being appealed to, decided that the college had no insurable interest in the life of the person insured, so the good intentions of its would-be benefactor will have to find some other expression.

Many medical examiners in the States, if Dr Davis, of the Union Central of New York, is to be credited, are most illiterate. He has published a paper giving extracts from medical reports which are amazing specimens of bad spelling and grammar. We give a few choice ones: a policy-holder is said to work for a *gass* company; one is a *buher*, one has *hart dease*, another *yellow gendris*, others a *lite actact* of *La Grippe*; *scialic remitting fever*—a good complaint, we think—*dropsey of the stomache*; one doctor cannot *illcite information*; the temperaments of applicants are declared to be *plithoric*, or *nervious*, *choleric*, *equitable*, or *sanguinary*! A *ctale* dealer is spoken of, also a member of a *salvage corpse*. One man was hurt in a *reck*, and began *spitting blood*; another is *loosing too much sweat*. References are made to a *pollicy*, a *clame*, an *esstate*, an *assylum*. For yes, some doctors write, *yess*. Reports on drinking habits refer to a *temperment* man, a *tempreit* one, a sober and *uprite* man; one, drinks none *wherever*; of a smoker, one doctor writes, a *modrate user* of tobacco. An applicant is said to have a *mold* on his leg, another a *hair lip*. One man has his right foot amputated, but, says the medical report, this does not *mitigate* the risk! These may arise from some U. S. doctors being foreigners, but the larger number of them are pure vulgarisms indicating extreme ignorance of ordinary spelling and grammatical usages. What reliance can be placed on medical reports from such men? We venture to say there is not a doctor in Canada who ever makes such a display of ignorance.

PERSONAL MENTION.

MR. G. W. RONNE, of Toronto, favored as with a call this week.

PRESIDENT GOODRICH, of the Niagara Fire Co. is, we regret to say, very seriously ill.

MR. GERALD RYAN, Actuary of the British Empire Mutual Life Office, has arrived home after a long tour through Canada, in company with Sir John Gorst, Q.C., M.P., Chairman of the B. E. Mutual.

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