Notes and Items.

AT HOME AND ABROAD.

MONTREAL CLEARING HOUSE.—Total for week ending October 19, 1905: clearings 28,395,161; corresponding week October, 1904, 24,497,232; corresponding week October, 1903, 25,521,493.

OTTAWA CLEARING HOUSE.—Total for week ending Oct. 12, 1905—Clearings, $2,347,936; corresponding week last year, $2,077,925.

THE SUN FIRE OFFICE has returned to Paterson, N.J., from which it retired some years ago, the climate, from an insurance standpoint, being too hot.

THE INSURANCE COMMISSIONERS of United States, have elected the Hon. J. V. Barry, Michigan, as president for ensuing year in succession to Hon. F. L. Catting.

GERMAN INSURANCE BUSINESS.—In 1904 the premiums on German insurance, all kinds, received by German companies was $156,907,669, and by foreign companies operating in Germany $174,257,935.

THE NORTHERN ASSURANCE COMPANY has taken over the Equitable Fire and Trust Company of Cape Town. This will give the Northern a good position in South Africa, with a handsome office and efficient staff.

THE FEDERAL LIFE INSURANCE COMPANY has awarded a contract for erecting a head office building at Hamilton, of which Messrs. Finlay and Spence of this city are the architects. The building will be of steel construction, and fire-proof of the latest style. The Canadian White Company are the contractors.

SLOW ASSETS SAFEST.—President Scovel, of the U. S. Association of Life Underwriters, gives the ratio of "slow assets" to the total of $2,250,000,000, held by the ratio of companies at 5½ p.c. Bond investments amount to 42 per cent. and stocks 7 per cent. An attempt to misappropriate any large amount of these assets, would, in his opinion, cause an enquiry that would bring prompt exposure.

COVETING OUR KING.—Edward VII. would suit us as a Sovereign down to the ground. If the French people only knew him he would be elected King by universal suffrage. I cannot imagine how such a delightful and characteristically Latin man came to be the Sovereign of an Anglo-Saxon nation that is by nature stiff and morose.—La Vie Parisienne, Paris.

THE FUTURE OF FRATERNAL SOCIETIES, says "The Review," under the system adopted in the United States, may be summed up in one word—Disappearance." We doubt this prophecy, American fraternal societies will learn wisdom in time, as several English ones have done, then, when the lesson has been mastered and acted upon, the friendly societies will become more popular and have a larger membership.

THE RUBBISH RISK.—Easily ignited rubbish should not be allowed to accumulate, as it does in some places in this city. Rubbish is liable to be set afire from chimney sparks, or the carelessly thrown match or cigar stub, or by children playing with matches.

During last year in the State of Ohio there were 92 charged to rubbish; 298 charged to carelessness matches, of which about half were from matches aflame or red hot being thrown into rubbish; most of 103 fires charged to tobacco smokers were started in bish and half of the 666 fires from sparks depended the presence of rubbish which they ignited.

It is estimated that the annual fire loss in Ohio the ignition of rubbish is $884,000.

The fires from soot burning in chimneys during last were 125 in number and cost nearly $150,000. Rubbish an inflammable character is too commonly allowed to cumulate in warehouse and store cellars, where very called, "mysterious" fires, are apt to originate."

HOW THE PREMIUM IS DETERMINED.—To determine annual charge or premium which will enable a company fulfill its obligations as they mature, two very ess matters must be fixed upon, i.e., the mortality table, serves to measure the expected death rate, and a rate of terest, to measure the probable future earning power its investments. The mortality table is based on past perience and shows how many out of a fixed number people starting out at a given age, say one hundred t sand at age ten, will survive to each higher age. So careful study has been given to this subject that we now in possession of mortality tables which indicate margins for safety the number of deaths that will take under normal conditions in a given large group of per within a stated period of time. The table chiefly em ed in this country is known as the American Expe Mortality Table. It is a fairly liberal compilation and cures the safety of contracts based on it by a reas margin; it is not unlikely that the ultimate mortality perience of our insurance companies does not exce per cent. of that shown by this table.—"Exc."

ORDINANCES AGAINST FIRE DANGERS.—Mr. Hy. D. D fire marshall, Ohio, is issuing copies of fire ordin which are recommended to be adopted by municipal They are practical and not oppressive. Section 1 pro the carrying of unprotected lights in rooms conta material which will readily take fire, and the hanging protected lights too near wooden walls.

This ordinance is directed especially against the tice, common in villages, of carrying a house lamp t stable. A kerosene lamp in a stable is liable to be or to explode while being carried and to then start a in hay or straw which is in a moment beyond co The Ohio records show that almost two-thirds of al beginning in stables or barns result in a total loss of building and contents. The barn loss in Ohio last aggregated almost six hundred thousand dollars. And a large proportion of the fires which have destroye business portions of villages started in stables—as th great Chicago fire, from a cow kicking a lamp over.

For example: One goes lamp in hand to do the and the lamp is placed upon an uneven floor and is turned in the litter, or the agitation of the oil incide carrying it drives gas from the bowl up the wick t the scared holder drops it. Often the lamp is blow by draugths and one strikes a match to relight it and the match still hot in the litter, or the wood of the being cross-grained, the flaming head flies into the li

Rubbish under area gratings is ignited by cigar matches and fire crackers.

Shops and warehouses in which are painters' mat shavings, kerosene, and especially gasoline, should be illuminated for a moment with an unprotected li