EXCAVATIONS AT CALEVA, near Reading, England, have uncovered a Roman settlement of unrivalled interest. There have been 44 complete houses, parts of 13 others, a dye-house, shoemaker's shop, tools of all kinds, ploughs, cooking utensils coins, vases, drains and other works, also temples, discovered and exposed. A Christian Church was unearthed of the 4th century, which is pronounced one of the oldest relics of Christianity in Europe. The excavations cover 100 acres.

THE METHODIST AND GENERAL LIFE ASSURANCE SOCIETY OF ENGLAND, while holding that the charge that infantile insurance often tempts parents to murder their children is an unwarranted reflection on the affection of the poor for their offspring has inserted a condition in its infantile policies to the effect that in cases when death occurs before the insured child has attained the age of five years, the company shall not be liable for more than the actual medical and funeral expenses, together with such other expenditures as the company shall consider to have been necessary in connection with the illness and death of the insured. The value of child labour is a great preventative of crime against children.

OF SCHEMES to cheat insurance companies there is no end. The "New York Sun" gives another specimen. A Dr. O'Toole was reported to have died of smallpox. "The conspiracy was to defraud certain assessment companies in a matter of £1,600 by a mock death and burial in Western Texas, seventy-five miles from a railway. There was an independent witness, named Cox. He was kept away from Dr. O'Toole, who was supposed to be dying of smallpox, and who was certified as dead by Dr. McGuire. Cox was kept away for fear of contagion, but he helped to dig the grave, and backed the wagon, with the body in it, up to the grave. The body was was lowered into it by Dr. McGuire, who covered it with boards and brush, and then Cox filled it up. The grave was under a large live oak tree, with a tunnel, through which O'Toole crawled out at the other end, and got away. Dr. McGuire has confessed after being arrested. We think this scheme, for ingenuity, fairly "takes the copper kettle," if true, and for lying if not true. To bury a man and let him crawl out at the other end of the grave is something so original that Kansas and Texas assume quite a respectable position in our eyes."

INJUDICIOUS FORMS OF CASH SURRENDER AND LOAN VALUES are severely condemned as follows, by the "Ingleside": "An unbridled competition is directly responsible for the condition that exists—a condition not consistent with the best interests of life insurance companies; not conducive to the persistent maintenance of life insurance policies; and therefore uncompromisingly hostile to the vital interests of the family, to whom it is of paramount importance that life insurance policies shall be faithfully persisted in as long as the necessity for insurance on the life of the head of the family exists. It is a fair inference that the motive which inspires an applicant to insure is a conscientious recognition of the duty of providing an adequate means of support for the family—that he wishes in any and every emergency to furnish the necessities of life for those of his own household—and anything which tends to frustrate the accomplishment of this purpose must be vicious in its ultimate effect. We conscientiously advise all policy-holders, whenever they get into a tight fix, not to wantonly sacrifice the family interests. If you cannot save for them the whole amount of your insurance, see that you do save for them at least that portion of it which will be represented by the amount of paid-up insurance your policy entitles you to secure.

Thousands of widows and orphans would have been benefited to an incalculable degree, and relieved from much of the misery entailed by poverty and privation, if insurance companies had not gone so far along the line of mistaken liberality and if policy contracts had contained no other surrender provision than that of paid-up insurance."

INSTITUTE OF ACTUARIES,

STAPLE INN HALL, LONDON.

COLONIAL EXAMINATIONS.

NOTICE IS HEREBY GIVEN:—

1. That the Annual Examinations of the Institute of Actuaries will be held in the Colonial centres, Melbourne, Sydney, Adelaide, Wellington, Montreal, Toronto, Ottawa, and Cape Town, on Friday, 18 April, 1902, and on Saturday, 19 April, 1902. If necessary the Examination will be continued on Monday the 21 and Tuesday the 22 April, for Part IV.
2. That the respective Local Examiners will fix the hours of the Examinations, and inform the Candidates thereof, and of the address at which they will be held.
3. That Candidates must give notice in writing to the Honorary Secretaries in London, (England), and pay the prescribed fee of one guinea, not later than 31 January, 1902.
4. That Candidates must pay their current annual subscriptions prior to 31 December, 1901.

(By Order) ERNEST WOODS, } Hon.
F. SCOOLING. } Secs.

T. B. MACAULAY, *Supervisor in* MONTREAL.