

**PARAGRAPHS.**

The life of the average industrial policy in the Prudential of England—the great British industrial insurance company—is 11¾ years.

Hull, P. Q., is now seeking power to impose taxation upon the insurance companies. The city's bill at Quebec asked for taxes up to \$100 upon all insurance companies and their agents doing business in Hull. The Private Bills Committee has cut this to \$50.

The ravages of fire have grown appreciably less throughout the world with advancing knowledge of fire control, except in the United States and Canada, where fire loss is increasing year by year, and exceeds, per unit of population, the waste of any other five civilized countries combined.—*J. Grove Smith.*

Said the teacher:—"A man dies and leaves life insurance of a million dollars. One-fifth is to go to his wife, one-sixth to one son, one-seventh to his daughter, one-eighth to his brother, and the rest to foreign missions. What does each get?"

"A lawyer," promptly replied the smallest boy in the class.

From the point of view of the average man, to pay an insurance premium is to discharge his whole duty in the matter of his responsibility as to fire. The prevalence of this misconception explains the apathy of the public and the prominence of the insurance companies in all questions affecting safety against fire.—*J. Grove Smith.*

The insurance department of Michigan collected fees and taxes from insurance companies during the fiscal year ended June 30, 1916, aggregating \$787,723 and disbursed for the maintenance of the department, \$30,113! In other words, the State exacted from the most prudent and far-seeing portion of its population \$758,000 in taxation which should have been paid by the whole population.

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DEPARTMENT OF FINANCE, OTTAWA.  
OCTOBER 7th, 1916.