an enormous demand for these wares and the population of that town was trebled in ten years, entirely owing to the application of art to the leading local manufactures. That town would have stood stagnant had such notions been held as are generally prevalent in Canada in regard to the value of precision and deftness in drawing.

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A vigorous movement has been started to protect the roads in municipalities from being used by railway companies without consent of the local authorities. This movement is in the right direction. The danger arises from the very wide powers granted to any railway, steam or electric, which may be recognized by the Railway Commissioners as one for "the general advantage of Canada." While all enterprises when conducted honourably are for the "general advantage" of the country, the phrase when adopted was not intended to be used in this very broad sense, but only to be applicable to such railways as are not mere local affairs, as are the electric roads now in operation. An intolerable condition would be created were all suburban lines allowed the right to enter cities and towns and extend their tracks wherever they chose without the assent of the local civic authorities or those of the Province. A very influential deputation has waited upon the Government to protest against the rights of municipalities being so invaded.

Notes and Items.

At Home and Abroad.

THE SOVEREIGN BANK announces that its first dividend of 1¼ per cent. for the current quarter, at the rate of 5 per cent. per annum, will be payable on and after 15th August next.

THE DOMINION BURGLARY GUARANTEE CO., LTD., has changed its title to "The Dominion Guarantee Company Ltd."

THE CROWN LIFE is establishing branches in British Columiba.

THE MONTREAL AND CANADA FIRE INSURANCE COMPANY'S bill was reported in the Senate Committee on 7th ult.

THE NAME OF MR. W. A. BAIN, of the actuarial department of the Manufacturers' Life is on the list of those who have passed the first examination of the Institute of Actuaries, Great Britain.

JULY 4TH CASUALTIES.—Returns from 200 U. S. cities show that 52 persons were killed, and 3,665 injured during 4th July celebrations. The fire loss on that day, from some cause, was $400,625.

GOOD BUSINESS BUT BAD TASTE.—Our American neighbours do very odd things in the way of advertising. Fancy an insurance company hiring a noted preacher to deliver a sermon in life assurance, and at the close distributing its circulars to the congregation!

THE ÆTNA INSURANCE CO., Hartford, is erecting a building in that city to be devoted solely to its own business. The structure will be 95 feet wide, 160 feet deep, and five stories high. The fire-proofing is to be of the most modern type.

"THE CANADA PERMANENT MORTGAGE CORPORATION" is now the title of what was "The Canada Permanent & Western Canada Mortgage Company." The change is a sensible one long titles to companies are tiresome, wasteful of time and labour, and, any way, "Canada Permanent" was too familiar to be easily altered.

A FISHY STORY ABOUT CANCER. A lady contributor to "Insurance," writes: "In Japan, serious results also follow constant eating of fish, while in England many physicians believe that in part is found the cause of cancer; one thing is true, the Jew never suffers from this disease." Those words imply that, the Jews do not eat fish, which is a very fishy story, indeed, as is also the statement that "the Jew never suffers from cancer." One of that race is known to us to be a victim of this dread malady. Only recently leprosy was attributed to eating fish. We shall soon have broken legs traced to fish diet.

CAUSES OF ACCIDENTS.—The Travellers' Insurance Company paid 13,875 personal accident claims during 1902, amounting to $1,016,947. The company's list of these is interesting as showing the prominent causes of accidents. The important contributing causes were as follows:—

	Number.	Amount.
Horse and vehicle	933	$116,000
Steam railroads and steamships	358	110,656
To pedestrians	1,373	96,167
At home	927	76,900
Street railways and elevators	375	61,332
Burns and scalds	528	51,377
Firearms and explosions	142	48,150
In office and store	778	44,182
Sports and recreations	484	26,343
Foreign substance in eye	480	16,353
Bicycle	243	16,233
Drowning	6	10,475
Bites of animals	85	4,267
Unclassified	28	2,594

THE FIRE BRIGADE TAX ON BRITISH FIRE COMPANIES.—At a meeting in May last, of the London County Council, a schedule was presented of the amount to be paid by fire companies towards the Metropolitan Fire Brigade. The amount payable this year is $170,625, on an assessment of $4,875,070,425. One of the companies is taxed to amount of 87 cents, another $1.55, a third $1.70. The larger ones are, the Sun, $17,881; Alliance, $13,536; Phoenix, $12,553; Royal, $12,516; Commercial Union, $8,639; North British and Mercantile, $7,192; Liverpool & London & Globe, $6,800; Union $5,916; Royal Exchange, $6,285; London & Lancashire, $5,783. The assessment is made on the respective amounts of insurance in force in 1901. This is small business for a great corporation like the London County Council to be engaged in, and a very questionable one, on the ground of equity.

SOUND DOCTRINE *re* LIFE ASSURANCE.—In delivering judgment recently, Judge Provasty said: With the advent of life insurance the making of such provision lies within the reach of every husband and father, and the Court may take judicial cognizance of the fact that the making of such provision has already become (or is fast becoming) part of the morals and customs of our people. So much so that the husband and father of to-day would consider himself recreant to his duty if, not having other-