MR. W. D. ROSS, assistant general manager of the Metropolitan Bank, has been in Montreal this week. We understand that he is in quest of temporary offices, pending the erection of new building to be occupied by the bank when completed.

Notes and Items.

At Home and Abroad.

THERE WERE 23,204 persons, immigrants, entered the Northwest last month.

THE CALEDONIAN INSURANCE CO., have removed to the Liverpool & London & Globe's new Building, 112 St James street, this city.

OTTAWA CLEARING HOUSE.—Total for week ending May 7, 1903; clearings, $2,339,252. Corresponding week last year; clearings, $2,252,138.

MANAGER WOODS, of the Equitable, Pittsburg, has arranged to give his whole staff a trip from Niagara to Quebec and back via Lake Champlain. The example is commended to the attention of other managers.

Further returns for April, 1903, are as follows: Imports, free, $319,169; dutiable, $366,124; total, $685,293. Exports, $175,756. The revenue of the month was: Duties, $119,674.56; other sources, $26,856.15.

THE MARYLAND CASUALTY COMPANY has decided to enter Canada, and President J. T. Stone is now there arranging details. The general agent will be Mr. J. William Mackenzie, with headquarters in Toronto.

THE IRISH EMIGRANT is coming to the fore again in the United States, no less than 7,206 immigrants having arrived this year. It is stated that the immigrants are mostly girls who are not seeking work, but are coming out to friends who have provided for them, so much improved in circumstances have they become.

A LUDICROUS INCIDENT in connection with unions occurred recently in New York. A gentleman building a new house wished to place in one room a mantel and grate made in the last century. The workmen, however, refused to handle these century old articles until they ascertained that they were made by men who were members of a union!

LONGEVITY.—It is affirmed that, there were 3,500 persons in the United States in 1902 over 100 years old. One man is said to have died recently in California aged 117. Others are reported to be 131, 126, 112, 108 years old respectively. The late Sir George Cornewall Lewis, ex-Chancellor of the Exchequer, declared that on examining a number of alleged cases of persons aged 100 years he found the evidence wholly unreliable, so that he refused to believe in centenarians.

A RECENT CASE WHICH SEEMS TO ILLUSTRATE this inherent weakness of the mutual system, as applied to general fire insurance writing by insufficiently qualified managers, is that of the winding up of the Kansas City Town Mutual Fire Insurance Company. The court allowed $17,075 of claims against the company, and assets aggregating $9,280 (of which $9,200 were premium notes) were turned over to the receiver. Of this sum the latter collected $1,236, and claimants received about five per cent. of their claims. Would any reader like to buy a batch of premium notes?—"The Spectator."

DIVIDENDS.—The directors of the Commercial Union Assurance Company, Ltd., have resolved to recommend the shareholders to pay a dividend of 25s per share, free of income-tax, making with the interim dividend paid in November last, 40 per cent. for the year 1902, as compared with 35 per cent. for the year 1901.—The directors of the Liverpool and London and Globe Insurance Company have declared a dividend of 22s per share, making with the interim dividend paid last November, 36s per share. The surplus of the fire business for the year 1902 amounts to £319,480, of which sum the directors have placed £60,000 to the fire re-insurance fund, making this fund £800,000.—"The Review."

IMPROVEMENT IN THE CALEDONIAN.—This sound and well-established office has made another step on the road to improvement by proposing to give to policyholders nine-tenths of its profits instead of five-sixths. Also to reduce the number of directors from twelve to nine, an example we should like to see followed in many similar offices, the size of the directorial powers of which seem to be in inverse ratio to the new business done.—"The Review."

SAVINGS BANK ACCOUNTS.—Statistics are all right for lively reading on a dull day, but they do not always put things in their right light. Somebody has been getting together a record of all savings banks and their depositors in this country, and contrasting them with similar banks and depositors in other countries. His conclusion is that the United States has over twenty-nine per cent. of the savings deposits in the entire world, and has a higher average from individual accounts than any other country, although it stands fourth in number of depositors. The average in France is only $77.20, in Great Britain $89.21, in Germany $129.25, but in the United States it is $412.53. Now possibly in foreign countries the accounts are really savings accounts, but the savings banks of the United States are filled up with investment accounts. There are any number of interesting widows in New York, for instance, who carry the highest balance allowed in a large number of banks, they having more faith in banks than they have in stocks and mortgages. Then, too, the banks afford them the easiest possible system of investing their money. There are no lawyers or brokers to be consulted, and there is very little uncertainty as to the result.—"Insurance Times."

THE RETURNS OF THE CUSTOMS-HOUSE OF VANCOUVER for the month of April just past show a tremendous increase in the business done in that month over a corresponding period last year. The revenue for April, 1903, is given as $146,530.72, and the revenue for April, 1902, was $98,605.76—an increase for April this year of $47,924.96. This wonderful increase in the volume of trade of the port of Vancouver is not due to any abnormal conditions, according to statements of the Customs officials. They state that the trade of the port is steadily and rapidly increasing, as the returns of other months of the present compared with corresponding months last year will show.

FIRE PREVENTION.—The Grand International Fire Brigades' Council will, at the invitation of the British Fire Prevention Committee, hold its biennial meeting in London, on July 11, in connection with the impending International Fire Prevention Congress, which opens on