William G. Wilkins, for nearly half a century fire manager of the Union Assurance, died last week from an apopletic seizure.

* * *

The insurance amalgamations, of which I gave the full particulars last week, still hold the field, and there are no others as yet to add to them. A good deal of discussion about these matters is springing up in the public press as the news gets known, and ingenious speculations are entered upon as to the salaries some of the new amalgamation general managers will receive. Something bigger than the wages paid to the gentlemen who control the destinies of the Empire is confidently anticipated.

* * *

Surely the fire claims this year are mounting up in a very discouraging way. Again I have a list of heavy blazes to chronicle, and the Commercial Union, the North British and Mercantile, the Norwich Union, the Liverpool and London and Globe, the Royal and the Phœnix are amongst the biggest losers. Three conflagrations only account for close upon three hundred thousand dollars.

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On the other hand, the marine department is looking extremely flourishing again, and with the present quietness underwriters will be able to recover from recent troubles and put by something for the winter. Just in passing I might mention the fact that the terrible loss of the Cobra has also a special interest to insurance men. The ill-fated vessel had not long been out of the hands of the builders by whom she had been insured for $350,000.

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The outbreak of small-pox in London has led to a marked increase in the number of contagious diseases policies taken out recently.

## TORONTO LETTER,

A union under happy auspices—Almost an Underwriter's romance—Our Pageant—A timely Caution—A Pleasantry.

Dear Editor.—Congratulations are now in order upon the recent happy union of two well known members of Fire Insurance Circles. The consummation of the formal and necessary arrangements by which two individual careers shall hereafter be as one, is in many ways a notable event in Canadian Fire Insurance history. The London and Lancashire, and the Quebec Fire Assurance have joined their fortunes for weal or woe, and their relatives (policyholders and stockholders), friends and well-wishers may fittingly wish them a bright and successful future. No cards, only circulars. Continuing in light vein, I may go on to say that the bride comes of a good family and takes to her wealthy English consort an unsullied name and reputation. Reared amid social surroundings of a clean and genteel type and kind, old-fashioned if you like, her aspirations like her demeanor and conduct have ever been retiring rather than forward, withal modest and temperate. Always, and fortunately, she has been sufficiently endowed with the means to meet her every need and to amply, even generously, discharge all claims upon her bounty and hospitality and thus to well sustain her position and rank in her little world. The times with her as with all of us, change, and it is for the weak to mate them with the strong, and so it has happened that out of the strenuous, stirring trans-Atlantic world, her wealthy lover has come invading the quiet domicile known to many of us, close under the cliff in the ancient city that was once glory swept, taking to his strong protecting arms his *petite* bride.

L. and L. has been a persistent woer. To the brave mostly go the fair. During the past three or four years the now successful one, it is well known, tried to earlier win his bride, even attempting to secure possession of her by *coup de main*, the design being frustrated at the time by the wary guardians of the fair one. There have been other suitors too; and it was rumoured, I know not upon what basis of fact founded, that there was once a Royal aspirant for favour in this direction. Yet later, a Westerner, a sort of cousin, being of the kith and kin of the bride, looked earnestly that way, they say, but the the rich Englishman has captured the prize. It but remains for us onlookers to wish the pair a happy voyage together through these temporalities. It is to be noted that both the high contracting parties are, so to speak, wedded without infraction of caste on either side, being both members of the blueblooded C. F. U. A., that aristocracy of the fire insurance world.

We are ablaze with color, and our gaily decked streets and public and private buildings are a pleasant sight to behold, but of course you have been recently made very familiar with this sort of thing in your own city. It is no secret that we expect to outshine you in our street pageantly, and weather permitting we will. We have more *vista* in our city than you have, and then think of our Military Review in which 10,000 men take part! We know how to give a genuine hurrah at the right instant too. They do say, you were weak in this respect in Montreal. Oh yes, rely on it the reputation of this Queen City for welcoming visitors will be properly sustained.

Mr. Secretary McCuaig, of Toronto Board, has been making known his views through the newspapers and uttering a timely caution to property-holders in regard to the great danger of hasty, illconstructed electrical wiring for temporary displays, at the coming of the Duke. He points out that possibly damp weather and defective isolation, combined with nearly combustible materials, might have disastrous results. His warning is quite in order and it is no doubt true that in the haste consequent on the event we are to celebrate, inefficient work may be done by indifferently skilled workmen and youths, and so he suggests that users of such electrical displays insist upon getting a certificate guaranteeing that the work has been perfectly done, and isolation made complete, from the parties employed to do the work.

A little story I see going round is to the effect that two aldermen, each from a different town, meeting, converse about the coming of the Duke. Says one, "we have bought a fine long chain for our Mayor, what did you get for yours?" Said his friend, "oh we got nothing for our bounder, we have just left him to go around loose."

Yours,

ARIEL.

TORONTO, 8th October, 1091.

*To Correspondents.* We should feel obliged to any of our English correspondents for information in regard to the standing of "The Star Fire & Burglary Insurance Company, Ltd., of Glasgow, Scotland."

# Notes and Items.

## At Home and Abroad.

### MONTREAL CLEARING HOUSE.

| | Clearings. $ | Balances $ |
|---|---|---|
| Total for week ending 10th October..........1901, | 20,450,105 | 3,447,137 |
| Corresponding week...1900, | 15,033,740 | 1,798,426 |
| " " 1899, | 16,440,604 | 2,221,406 |
| " " 1898, | 14,830,652 | 1,983,940 |

THE CANADIAN BANKERS' ASSOCIATION has presented a gold watch to Mr. Bernard Quinn, in recognition of his bravery in the pursuit and capture of the men who robbed the Danville bank last year. The men who accompanied him were also rewarded by the association.

THE LONDON & LANCASHIRE is reported to be about placing its Chicago business under the supervision of Messrs. John T. Belden and Chas. E. Day, as associate managers. Mr. Belden has been Western manager of the company since 1888 and has a good reputation as an underwriter.