a policy from which is said "to cover sickness, accident and death combined!" So we do not wonder that these Elora members recommend it. But we fear that its basis is not lasting. The experience of companies in Great Britan which have attempted this sick-benefit business, like that of concerns in the United States and here, which have insured cattle, has been disastrous. Besides, the feature italicised in our correspondent's letter is enough to condemn the scheme.

LIFE INSURANCE NOTES.

We take the following from the Amherstburg *Echo*, of last week:—"Amherstburg and the County of Essex are again being overrun by agents for American Mutual Insurance companies and Benefit Associations. The people of Essex have already been badly nipped in this line and are not so easily led into these societies, which have no backbone."

That good old company the Standard Life Assurance Co. held its annual meeting at Edinburgh, in April, when the following results for the year ending 15th of November, 1884, were reported:—

2,773 New Proposals for Life Assurance were received during the year for	$7,557,678
2,302 Proposals were accepted	5,822,614
The claims by death which arose during the year amounted, including bonus additions	2,676,544
The annual revenue amounted at 15th of November, 1884, to	4,301,573
The invested funds at same date amounted to	31,470,457

The shareholders of the Queen Insurance Company met in annual session in London, (Eng.) on Wednesday 6th inst., to receive a report of the business done during last year. Compared with 1883 the fire premium, less re-insurance, show a decrease of £23,427. The report states that business of the previous year, representing a premium income of over £32,000, has, on account of its unprofitable value, been relinquished, but an increased revenue from more desirable sources shows that progress is being made in the approved business of the company. The losses of the year, paid and outstanding, absorbed 68·74 per cent. of the premium in contrast to 69·51 per cent. for 1883. The income from the life branch was the largest ever received by the company, being £10,002. After the payment of a 10 per cent. dividend the sum of £42,267 was carried forward.

FIRE INSURANCE NOTES.

A quick-witted druggist recently extinguished a fire in an Iowa church in a novel manner. The fire was raging in the floor under the joists, and no water was at hand. He quickly mixed up a pailful of common soda in a lot of sulphuric acid and poured it down. Sufficient gas was generated to immediately extinguish the flames. This would seem to be a sort of improvement on the "medicated squirt."

The Royal Insurance Company's new building at Chicago is nearly completed. The fronts are of red sandstone and red granite; the building is fireproof throughout, and the interior is elegantly finished in red oak. Over $30,000 was expended on the plumbing and gas fitting. The building contains 1,500 electric lights, United States system.

A company to be named the Forest City Mutual, is to open offices in London early in June for fire business. "$150,000 has already been subscribed," says an exchange in referring to it, meaning, probably, that policyholders to that extent are already bound by agreement. A charter has been applied for and directors from London, Aylmer, Bothwell, St. Thomas, Elgin Dutton and Rodney chosen. C. A. Kingston, of London, is named president; J. W. Squire, of Bothwell, is vice-president; A. B. Powell, of London, treasurer; W. J. Imlach, secretary.

A circular has been issued by Mr. Stuart, Browne of the North American branch of the Glasgow and London Insurance Co., stating that the London directors' general manager and secretary of that company and the London directors and general manager of the Victor company will assume the management of the amalgamated companies. "With this exception the entire organization of the Glasgow and London will be continued as before, and the name 'Glasgow and London' will not be discontinued."

The staff of the London (Eng.) Fire Brigade under control of the Board consists in all of 669 officers and men. There are in that city 55 fire-engine stations, 23 street stations with hose carts, 127 fire-escape stations, four floating stations, three floating steam fire engines, and 44 land fire-engines. The number of calls for fires, or supposed fires, received during the year had been 2,806. Of these 373 were false alarms, and 144 proved to be only chimney alarms, and 2,289 were calls for fires, of which 194 resulted in serious damage and 2,095 in slight damage. The quantity of water used for extinguishing fires in the metropolis during the year had been 42,000,000 gallons. During the year there had been 43 cases in which the water arrangements were unsatisfactory.

The report of the Commercial Union Ins. Co. shows that in the fire department the net premiums of 1884 amounted to £823,477, and the losses unusually heavy; they were £584,784, being 71 per cent. of the premium income. After providing for all outstanding losses the fire fund stood at £548,238. In the life department the net claims amounted to £78,984, being rather more than the estimate; nevertheless the life fund was increased by £55,117, and at the end of the year showed a total of £867,642. In the marine department the net premiums received were £195,872, and the net losses, paid and outstanding, amounted to £140,244. From the profits of this department the sum of £40,000 has been carried to profit and loss. A dividend at 10 per cent., is recommended (making 15 per cent. for the year) and £23,474 is carried forward.