

As stated in our last issue, the fire insurance brokers of Montreal are seeking an act of incorporation at Quebec. It is probable that the C. F. U. A. will oppose it. The brokerage question will have to be met squarely one of these days, and the sooner the companies face it the better. There is much to be said on both sides, but the situation is fast assuming a somewhat serious aspect.

An electrical attachment for fire engines has been introduced in Cincinnati, whereby the pipeman can telegraph from the nozzle end of the hose to the engineer. By the use of a small electric bell and a code of signals the pipeman can notify the engineer when to let on the stream and when to shut it off. By the same means a distress call can be made to indicate when the men in a building are in danger.

The abridged edition of the *Chronicle Fire Tables* has been received, which embraces the classified fire loss record of the United States by States and Territories for 1891, together with monthly and aggregate loss summaries from 1875 to 1891. The total for 1891 is given at \$143,764 967, and is \$35,000,000 in excess of 1890. The *Chronicle Tables* are indispensable to every thoroughly equipped underwriter.

The sub-committee of the finance committee of the Montreal City Council reported on Monday night last that the city fire insurance had been given to ten companies as follows:—North British, London Assurance, Commercial Union, Insurance Co. of North America, Western of Toronto, Lancashire, Royal, Scottish Union, Atlas and Alliance, for three years at 1.22½. The insurance was placed by brokers.

We notice that Brother Hatch of the *Insurance Age* finds time and inclination, in addition to the everyday work of making a first class insurance paper, to drop into poetry now and then, which is also first class. His latest is a gem entitled "No Spot so Dear," set to music as a duet by W. H. Clarke, and published in fine style by Oliver Ditson & Co. of Boston. Thus do the Muses woo even the matter-of-fact insurance chronicler.

The *Spectator*, in its last issue, prints a table showing the percentage on each \$100 of insurance in force each year for 20 years, which has been paid out for death claims and expenses combined by each of 28 life companies, with averages for the 20 years and for five-year periods. The average of all the companies for 20 years was \$2.23 per \$100, and for the five years from 1887 to 1891 \$2.46. The average for the latter years was \$2.48.

We recently warned the public against an assessment endowment concern called the "Globe Fraternal Legion of the United States," hailing from Baltimore, and seeking dupes in Canada. The notorious Unverzagt is the chief fugler of the concern. It is now stated that members of the International Fraternal Alliance of Baltimore, a twin to the Globe Fraternal, and managed by the same crowd, have served an injunction on some of the officers restraining them from further interfering with the business.

In accordance with the action of the board of trustees of the New York Life, recently, not to pay to Ex-President Beers the first instalment of the annual pension of \$37,500 voted by the old board upon that gentleman's resignation until so ordered by the courts, it has been agreed by counsel for both parties, upon the recommendation of Attorney-General Rosendale, to submit an agreed case to the Supreme Court, general term, for adjudication.

The latest official report of the British Board of Trade on railway accidents is for 1890, and gives the number killed at 1,076 and injured 4,721. Of the killed 118 and of the injured 1,361 were passengers; 499 killed and 3,122 injured were railway employees, the balance being trespassers, persons killed and injured at crossings, etc. The proportion of passengers killed to the number of passenger journeys made was 1 in about 7,000,000 and of passengers injured 1 in about 601,000.

At the recent annual meeting of the Economic Life of London, the chairman said: "A policyholder who used to attend the meetings, and who was connected with some larger operations, used to say that if they wanted to get any advantage out of advertisements they must go in for very large operations, and perhaps spend £100,000 to really have any good results." Let some good company favor that policyholder with its presidency without delay.—*Insurance Post*, Chicago.

The 1891 insurance report of Illinois shows that 41 assessment life companies doing business in that State reported a total income of \$13,996,163, paid to members \$9,536,734, and for expenses \$3,124,863. The number of new certificates issued was 97,256, and terminated 55,999. They had an aggregate of \$969,607,410 of insurance in force, toward protecting which there is held only \$8,749,474 of assets. The Mutual Life and the Northwestern Mutual, with just about the same amount of insurance in force, have assets for the protection of policyholders amounting to \$206,933,125.

#### PERSONAL MENTION.

MR. E. L. TEMPLE, secretary of the Keystone Fire of St. John, N.B., is at present in Montreal.

MR. CHAS. R. BURT, secretary of the Connecticut Fire insurance company, was in the city last week.

MR. BELL, foreign superintendent of the Palatine of Manchester, is at present in Canada, looking after the interests of his company.

COL. SIMEON TOBY, of the *Daily States*, is a candidate for assistant secretary of State in Louisiana, which officer is *ex-officio* supervisor of insurance.

MR. E. ROGER OWEN, general fire manager of the Commercial Union Assurance Company, is at present in Montreal accompanied by Mrs. Owen.

MR. A. K. BLACKADAR, of the Dominion insurance department, has been for some days in Montreal, completing his annual inspection of the insurance offices.

MR. ROBERT WARD of Victoria, B. C., was in Montreal last week *en route* to England to represent the British Columbia Board of Trade at the Trade conference in London.

MR. E. P. HEATON, manager of the Guardian for Canada, has returned to Montreal after an extended visit to the company's agencies in Manitoba, in the Northwest, and on the Pacific Coast.

WE ARE PLEASED to learn that Mr. Wm. Tatley, chief agent for Canada of the Royal, has been much benefitted by his sojourn in England, and it is expected that he will return to Canada the latter part of July or August.

MR. R. W. KINAHAN has been appointed special agent for this city of the National of Ireland. Mr. Kinahan was for six years with the National, and afterwards three years with the Imperial. We wish him success.