

was fruitless. Prior to the fishing excursion he had drawn his deposit from a Kansas bank, and told his friends he was going to California to bring home his orphan nephews. Of the insurance money \$40,000 was payable to these children whose trustee was Dr. Fraker's brother-in-law. On a claim being made, all the companies, except the Equitable, refused to pay the claims. The companies offered \$20,000 reward for proof of death, or of his being alive. The executor of the alleged dead man's will brought suit against the companies, which was won by the defendants. It was appealed to the Kansas Supreme Court, which in February last decided against the companies, and ordered the claims to be paid on the 12th of August last, which was done, and the offer of a reward was cancelled. A few days ago Dr. Fraker was discovered to be living in a wild part of Minnesota, in the depths of a wood, fifty miles from a post office, with only a boy for companion in his solitary hut. How they had subsisted for about 20 months in such a place is a mystery which probably will be cleared up at his trial, for he is now in jail at Duluth. The case is one that we predict will present grave difficulties, and which, as we have said, proves such a provision for contingencies as only could have been made by an educated criminal.

There is, at present, no direct proof of Dr Fraker having been cognizant of the proceedings which followed his disappearance. Cases have occurred of mysterious flights and concealments which led to persons

being regarded as dead who were only hiding. A case is known to us of a soldier in the northern army during the Civil War, who deserted, exchanged his uniform with a friend, and both tried to swim across the Potomac. The soldier got across, but the civilian was drowned. As he had on the uniform of a soldier and bore a resemblance to the deserter, he was regarded as one, and the soldier's wife was notified of her husband's fate. While the war lasted he kept closely hidden, he was mourned as one dead, and the insurance on his life was paid. When the war was over he turned up at his brother's house at Birmingham, England, where he first learnt that he was thought to be dead. In his case the insurance money was repaid to the company. The lesson of Dr. Fraker's case is mainly as to the necessity for the companies paying more attention to the capacity of applicants for policies, to pay the premiums. It is quite evident Dr. Fraker could not carry policies for \$58,000 on an income of \$1,800. The coming trial will doubtless bring out some matters of the greatest interest to all assurance companies, and will be a caution to the Courts to be more careful in weighing evidence offered in proof of death. The Kansas Court was very rash, as the men who swore to having seen Dr. Fraker drown were both of them highly disreputable characters, one being now in jail for burglary. But, to the shame of some courts it must be said that insurance companies are often regarded as fair game for designing persons.

BUSINESS OF BRITISH FIRE OFFICES FOR THE YEAR 1894.

(Compiled from the *Review*, London, England).

NAME OF COMPANY.	PREMIUMS.	LOSSES.	Expenses and Commissions.	Per cent. of Losses to Premiums.	Per cent. of Expense to Premiums.	Per cent. of Losses and Expenses to Premiums.
Alliance.....	509,755	248,402	181,613	48.7	35.6	84.3
Atlas.....	362,853	196,543	116,547	54.2	32.1	86.3
Caledonian.....	(a) 488,009	318,787	163,924	65.3	33.6	98.9
Commercial Union.....	1,127,745	678,874	344,974	60.2	30.6	90.8
County.....	273,500	139,615	83,095	51.0	30.4	81.4
Equitable.....	205,795	129,144	69,773	62.7	33.9	96.6
Guardian.....	449,042	268,698	153,190	59.8	34.1	93.9
Imperial.....	688,354	387,348	241,624	56.3	35.1	91.4
Lancashire.....	725,213	440,681	253,776	60.7	34.9	95.6
Law.....	136,812	60,859	40,452	44.5	29.5	74.0
Lion.....	184,481	110,595	67,257	59.9	36.4	96.3
Liverpool & London & Globe.....	1,613,128	902,241	504,431	55.7	31.2	86.9
London & Lancashire.....	846,214	489,513	291,443	57.8	34.4	92.2
London.....	404,778	230,459	133,292	56.0	32.9	89.8
Manchester.....	757,479	482,284	251,031	63.5	33.1	96.6
National.....	279,932	175,939	86,102	62.8	30.7	93.5
North British & Mercantile.....	1,440,509	825,495	477,123	57.3	33.1	90.4
Northern.....	701,623	384,928	237,353	54.9	33.8	88.7
Norwich Union.....	902,070	497,423	286,573	55.1	31.7	86.8
Palatine.....	563,618	550,974	282,030	63.8	32.6	96.4
Patriotic.....	185,308	105,810	56,189	56.0	30.0	86.0
*Phoenix.....	1,091,400	658,682	337,875	60.3	31.0	91.0
Royal.....	2,032,450	1,185,375	665,430	58.3	32.7	82.3
Royal Exchange.....	260,087	129,613	84,544	49.8	32.5	86.0
Scottish Union & National.....	510,931	272,644	157,795	54.5	31.5	91.3
Sun.....	959,898	485,440	308,492	50.6	32.1	82.7
Union.....	402,114	223,457	129,866	55.6	32.3	87.9
Westminster.....	109,997	56,962	37,987	51.8	34.5	86.3
Yorkshire.....	99,028	46,790	32,635	47.2	32.9	80.1
Other British offices.....	595,593	275,047	203,261	46.2	34.1	80.3
Totals 1894.....	19,211,736	10,956,622	6,279,677	57.0	32.7	89.7
" 1893.....	17,850,556	12,319,460	5,810,517	69.0	32.6	101.6

(a) Includes £52,563 net received from Niagara Company. *The Phoenix makes no report to the Government, and was not included in 1893.