

The Jefferson Fire insurance company of New York has reinsured its business in the Home of that city, and will retire, "owing to the unprofitable results of business for several years." The company is an old one, first organized in 1824, and re-organized in 1865. Its assets on Jan. 1 last were \$433,956, with a capital paid up of \$200,000. Its total liabilities were \$449,130.

We invite attention to the addition to our list of insurance publications for sale, printed on another page, of a choice little work called *The A B C of Life Insurance*, written by Mr. Chas. E. Willard. The manual explains the principles underlying life insurance in a terse, easily understood manner, which makes it valuable to the ordinary reader and ought to make it popular. Convenient reserve and mortality tables are also added.

The Agricultural and its proposed change of base.—The N.Y. *Commercial Bulletin*, referring to the application of the Agricultural insurance company for a change in its charter, permitting it to insure mercantile risks, reports Secretary Stevens as saying: "It has heretofore been restricted to dwelling business, and its Canadian competitors have given it much trouble in the following way: The Agricultural has issued numerous policies in the United States and Canada upon store dwellings over stores. Canadian companies have claimed that, according to a decision in the case of a bankrupt Canadian company which exceeded the provisions of its charter, such policies were *ultra vires*. They have made trouble for the Agricultural with the loan companies and with its policy-holders, and so the broadening of the charter was determined upon. The Agricultural will not write special hazards, and, at least for the present, will do but little mercantile business."

PERSONAL MENTION.

MR. ALEXANDER DUNCAN, the manager of the Scottish Union & National, has been elected a Fellow of the Faculty of Actuaries in Scotland.

MR. A. I. HUBBARD of this city has we understand been appointed manager for the Province of Quebec of the London Guarantee & Accident Company.

MR. WILLIAM MCCABE, managing director of the North American Life of Toronto, is taking a well-earned brief rest among the orange groves of Florida.

MR. FRED WILLIAMS, for a good while connected with the Chicago general office of the Phoenix of Hartford, has been appointed State agent of the Royal, for Michigan.

MR. GEORGE H. PATTERSON, who has for several years represented the London Guarantee & Accident Company in this city, has severed his connection with that institution.

WE REGRET to announce the death of the Hon. Gilbert McMicken, general agent for Manitoba and the Northwest Territories, since 1879 of the Commercial Union, which took place on the 7th inst. at Winnipeg.

MR. COLIN MCCUAIG, long connected with that company, has been appointed actuary of the Scottish Union & National. He is a member of the Council of the Faculty of Actuaries of Scotland, and an able actuary.

MR. GEORGE A. FURNESS, for some time past the New York State special of the Liverpool & London & Globe, has been appointed its New England special in place of Mr. A. C. Adams, gone into the service of the *Ætna*.

MR. FREDERICK DE HAAS, late general agent at St. Paul of the Germania Life of New York, recently committed suicide, owing to complications in his accounts with the company, though no fraudulent use of the funds was discovered.

MR. CHARLES D. HIGHAM, for a year or two past the actuary of the Economic Life, has accepted the position of actuary of the London Life, made vacant by the recent death of Mr. Whiteher. Mr. B. A. Berry of the latter company's staff was appointed its assistant actuary.

MR. MICHAEL SHANNON, chief examiner of the New York insurance department, under Superintendent Maxwell, has been appointed deputy superintendent by Superintendent Pierce, in place of Wm. B. Ruggles, resigned. Mr. Shannon was deputy superintendent under Superintendent McCall, the predecessor of Mr. Maxwell.

"REV." J. THOMSON PATERSON, who will be remembered by our readers in connection with the Mutual Reserve Fund Life in Canada, and who has for a year or two been the manager of that concern for Ireland, has been "promoted" to be general manager for Scotland, with headquarters at Glasgow.

MR. CHAS. H. ROUTH has been admitted as his father's partner in the business carried on heretofore by J. H. Routh & Co. in this city. The new firm is to be known as that of J. H. Routh & Son. The senior of the firm has for many years represented the Western of Toronto, and is one of the most popular men in the agency field.

AMONG THE CALLERS recently on the CHRONICLE were:—Messrs. C. C. Foster, secretary of the Western, Toronto; H. M. Gibbs, Toronto, general agent of the Citizens'; W. G. Brown, inspector of the Phoenix of Hartford; W. A. Medland, general agent at Toronto of the Scottish Union; and J. K. McCutcheon, inspector of the Manufacturers' Life, Toronto.

A WORD TO OUR PATRONS.

Many of our advertising patrons, mindful of the fact that the INSURANCE AND FINANCE CHRONICLE, as a semi-monthly publication, is a very much more valuable medium of communication with agents and the public than it is possible for a monthly to be, have shown their appreciation by arranging to have their advertisements inserted in every issue, thus doubling the frequency of appearance. We hope to arrange with all our advertisers on some basis, so as to give them the benefit of a fortnightly insertion. That it may be seen how many of the companies have already arranged to appear in every issue of the CHRONICLE, we append the names as follows:—

North British & Mercantile.	Commercial Union.
Standard Life.	Atlas.
Ins. Co. of North America.	Confederation Life.
National of Ireland.	Union.
Equitable Life.	Guardian.
North Queensland.	Federal Life.
British Empire Life.	United States Life.
United Fire Re-Insurance.	Citizens.
Provident Savings Life.	New York Life.

Besides these, many of the Agency and Legal cards appear in every issue.