

Insurance: Fire, Life and Miscellaneous.

A signed application in hand is worth two in the expectation bush.—Prudential Record.

It is stated that the Ontario Fire is likely to pass to the Western Canada Fire Insurance Company of Calgary.

Two writs, each claiming \$25,000 on policies in Lloyds, have been issued against forty-two defendants, members of Lloyds. The policies covered the honesty of W. R. Travers, late general manager of the Farmers Bank. These amounts are over and above any amount recoverable from the United States Fidelity & Guaranty Company.

The Mutual Life of New York has withdrawn from Mexico on account of a law passed recently compelling all foreign life insurance companies to invest their premiums in securities of that country. While the Mutual Life did not object to doing that, it did not believe that any country had the right to dictate just what securities the company should have, nor how its money should be invested.

The Gresham recently received at Head Office a letter, bearing the Eastbourne postmark, containing in notes and postal orders the sum of £13 3s. A slip of paper was also enclosed, on which was written in a disguised hand—"Fire Department—conscience." Seeing that the Gresham Fire and Accident Office was only started last year, the writer's conscience seems to have led him to do the right thing more expeditiously than in some instances on record.—Post Magazine.

Advices received from Berlin give statistics of German workmen's insurance in 1909 against sickness, accident and invalidity, as follows (000's omitted):

	Insurance against		
	Sickness.	Accident.	Invalidity.
Insured persons	13,404	23,767	15,226
Indemnity cases	5,561	1,021	983
Receipts, marks	385,686	214,103	293,894
Including contribution of:			
Employers, marks	120,937	198,981	94,219
Insured, marks	218,562		94,219
Expenditure, marks	362,894	189,873	209,393
Including cost of:			
Indemnity, marks	331,049	162,263	189,029
Administration, marks	20,693	27,607	20,363
Total assets, marks	286,525	510,736	1,574,111

We have now entered on the season of the year wherein the predatory burglar is most offensively active in his burgling. Householdiers must be on their guard. And, even granted that their vigilance is of the utterly sleepless kind, we would still warn them that an insurance policy is, after all, the best protection, and certainly is the best indemnity against loss. A crying child, a night-light, a yapping dog—these are among the ordinary domestic defences against burglarious intrusion, but any and all these may fail at the crucial moment. And police detec-

tion of the thieves and restoration of the "loot" are often but a consummation only hoped for. No; the most satisfying assurance for the unfortunate victim of burglary is an adequate policy of insurance.—Insurance Journal.

The report of the Winnipeg Civic Fire Commission, appointed last winter and comprising Mayor Evans, Provincial Fire Commissioner Lindback, Alderman Fowler and Mr. F. J. L. Harrison has now been completed. Regarding the fire in the Kelly building last January, whose occurrence was the principal reason for the establishment of the commission, the commissioners state that the fire brigade promptly responded to the alarm turned in, that the evidence indicates that at the time of the brigade's arrival, fire existed on the third, fourth and fifth floors, and had therefore, been in progress for some time before being discovered, and that no direct evidence was offered as to the origin of the fire.

It is pleasant news in a year which, according to many, will be a bad one for insurance practitioners, to learn that at least one department has been successful. This is insurance against rain, and one is duly impressed by the intimation that "Pluvius policies" were in great demand this season, but only twenty claims in all were received, with the result that the originators of the idea cleared a handsome profit. That is very satisfactory, and makes one additionally grateful for the splendid summer. One company, by the way, drew attention to the fact that sunstroke was among the maladies covered by its accident policies. Did they have any claims in respect of sunstroke, one may wonder.—The Policyholder, Manchester.

The Canada Life Assurance Company has been known for some years to have very important interests in the Western Provinces, its mortgage loans in that country running to many millions. It is understood, too, that a large proportion of the life insurance being written by that company is obtained from the West, so that from every point of view the connection of the oldest Canadian life company with the West is very close. During a recent visit through the West of Mr. E. W. Cox, the Company's General Manager, and the Treasurer, Mr. H. L. Watt, they obtained options on properties in Calgary and Edmonton, and since their return the Board of Directors of the Company have approved of their choice, and have decided on the purchase of the properties. That in Calgary is situated at the southwest corner of Eighth Avenue and Second Street west, being in the heart of the business district, and the lot measures 75 by 130 feet. It is understood that the company intends ultimately to dispose of part of this, retaining the corner for its own use. In Edmonton the lot secured is on the southeast corner of First Avenue and Rice Street, and measures 60 by 90 feet. This also is in the heart of the business district. It is understood that the company will rent the ground floor and retain the next floor up for its offices. In view of the large and increasing interests the Canada Life has in the West, and the growing difficulty of securing proper office accommodation in the two cities named, this provision for the future is obviously wise.