

In 1883 Mr. Lilly accepted a responsible position in the office of the Guardian of London at Montreal, where he rendered nearly seven years of service as manager for the general agents Messrs. Denholm & Simms. How well the company progressed during his connection with it may be seen by the following premium receipts for the years named :

Year.	Premiums.	Year.	Premiums.
1882.....	\$71,095	1886.....	\$150,430
1883.....	97,785	1887.....	162,569
1884.....	143,518	1888.....	179,806
1885.....	150,313	1889.....	190,565

In January of this year the position of Dominion manager for the old London Assurance having become vacant, Mr. Lilly, upon the recommendation of United States Manager Marks, was selected from among several worthy aspirants for the place, and enters upon his duties at this time, April 1st. Very naturally, his friends feel sanguine as to the success of his administration, which is undertaken under favorable auspices. To his work the new manager is able to bring the experience of many years in the service of most excellent companies, joined to quickness of perception, habits of industry, good judgment and geniality of disposition. Mr. Lilly is popular with agents and esteemed by his underwriting associates generally, who, with the INSURANCE AND FINANCE CHRONICLE, wish him abundant success in his new field.

Editorial Paragraphs.

BLESSINGS IN DISGUISE are what underwriters are beginning to regard the destructive fires of last year upon the Pacific Coast. In his address before the annual meeting of the Fire Underwriters' Association of the Pacific Coast, held in San Francisco recently, President Edwards, after referring to the large increase noticeable this year in the premium income, said: "More than this, and better than this, is the general improvement of fire departments and water supplies all over the Pacific Coast, which followed the conflagrations. With the fiery experience of the Northwest fresh in the minds of the people—and with the aid of the pink slips—the local authorities in many instances have bought fire-extinguishing apparatus, passed building laws, created new reservoirs, extended fire limits and substituted paid for volunteer departments. We have reason to believe that these improvements have already prevented many fires which otherwise would have been serious under the old neglectful system." The people of the Canadian Northwest will do well to heed the lesson of the Pacific Coast fires and what has followed. The present complaint about high insurance rates would disappear with the reduced rates which the companies would be only too glad to make, if the towns there, taking time by the forelock, would do just what the towns above referred to were compelled to do after instead of before they were so nearly destroyed.

THE EFFECT OF improved sanitary regulations in Great Britain and in America, during the last few years,

is seen most clearly in the mortality records of several large cities and towns in both countries, as compared with former years. London, with its more than 4,000,000 of crowded population, affords a striking illustration of our statement. The statistics of the registrar general's office show that previous to 1885, the death rate of London had never fallen below 20 per 1,000, and had usually been much above that rate. During 1885, '86 and '87, the rate was respectively 19.8, 19.9 and 19.6, while in 1888 it was further reduced to 18.5. But 1889 shows a still further reduction of one per cent., the rate for the year being 17.5, and the lowest rate ever experienced since mortality records have been made. England and Wales—that portion of Great Britain having the lowest death rate—have 1,600 sanitary districts with supervising health officers, all, or nearly so, appointed within the past fifteen years, and to the improved sanitary regulations adopted and enforced therein belong the credit of the reduced mortality. No other perceptible reason exists. The rapid progress of medical science and the diffusion of general intelligence among the people are becoming potent factors in the conservation of human vitality.

THE PRACTICE SEEMS to be quite common on the part of life assurance agents, when filling up the application of the insurant, to ignore any assurances which he may have in assessment associations in answer to the question: "Has the said party any other assurance on his life?" While the agent may, very correctly we think, regard a certificate in one of the associations referred to as lacking the elements of true assurance, viz., responsibility and certainty, some of the courts hold differently. Not long since the Supreme Court of the State of New York, in the case of *McCullum vs. the Mutual Life Assurance Co.*, decided that the applicant, though acting under the advice of the agent in omitting mention of his assurance in co-operative companies, had falsely answered, and his policy was, under its conditions about true and full answers in the application, void. The court held that, first, the agent had no authority to make representations waiving the answers as required in the application, and, second, that the co-operatives were recognized by the laws of the State as authorized assurance associations. On the other hand, a case, substantially the same, was decided a few months ago in the United States Supreme Court exactly the contrary way. By this decision it was held that the act and instructions of the agent bound the company, and that the word "assurance" in the question about other assurance, etc., might be interpreted according to what kind of life assurance the applicant and the agent had in mind at the time the application was made. We are not aware that this question has ever been passed upon by any of the Canadian courts.

ACCIDENT INSURANCE HAS grown to large proportions during the past decade, and bids fair to grow on growing as the public become more and more acquainted with its practical benefits. We say