

Exhibitors at Chicago who lose by the recent fire include the Cobban Manufacturing Co., \$4,000; American Felt Hat Co., \$400; Mr. Armand, \$1,750, all of Toronto. French exhibitors also lost considerably. The question has arisen, whether the World's Fair Co. or the United States government are responsible for those losses. Whatever responsibility one or the other had during the Exhibition should certainly extend to the time when the goods leave the grounds. There seems to have been culpable neglect on the part of whoever were in charge of the buildings, as the fire could not have occurred. We fear the outlook for recovering losses is not promising, except to those who kept their goods insured.

The case of the Richelieu & Ontario Navigation Company vs. the Commercial Union Assurance Co. et al., in which fifteen insurance companies are interested, was decided on the 12th inst., in favor of the underwriters. The case, in brief, was this: on 20th Sept., 1892, the steamer "Corinthian" was burnt. She was insured for \$40,000 in fifteen equal parts. By formal agreement the appraising of the loss was left to the decision of arbitrators and mediators. They met, examined the wreck, and after careful enquiries into all relevant facts, awarded the owners \$20,000 for damages. Against this decision of the arbitrators the Richelieu Co. appealed to the Superior Court, claiming \$40,000, on the plea that the arbitration had been conducted in an irregular manner, and was, by certain defects, not binding. The Court upheld the validity of the award in favor of the underwriters.

It is only just to say that to Mr. C. D. Hanson's highly judicious handling of this case as an adjuster, the companies are largely indebted for their victory. His choice of Mr. Polson, of Toronto, as arbitrator for the underwriters was a very wise step, as he, being an experienced, practical steamboat builder, insisted upon the third arbitrator being also an expert. The case turned upon such evidence as steamboat builders alone could give, and to Mr. Hanson's shrewdness is owing that such evidence was available for the underwriters.

PERSONAL MENTION.

MR. J. T. BRUNNER, M.P., of Brunner, Mond & Co., Ltd., has joined the head office Board of the London & Lancashire Fire Insurance Company, Liverpool.

MR. JAMES AUSTIN, president of the Dominion Bank, has succeeded the late Mr. W. H. Howland as president of the Queen City, Mr. Hugh Scott taking the vice-presidency.

MR. D. L. BOURRET, for 10 years in the office of the Royal in this city, was presented, on 5th inst., with a silver tea service by the manager and staff, on the occasion of his marriage. We add our felicitations.

MR. S. BRUCE HARMAN, general agent at Toronto of the Albion Fire Insurance Association, has been appointed by Mr. M. E. A. Lilly, general agent of the London Assurance Corporation. Mr. Lyon continues his connection with the company. The London has secured a first-class agent, who is generally esteemed for his straightforward dealings.

MR. ANDREW T. MCCORD, for many years manager at Toronto of the London Guarantee & Accident Co., died a few days ago. We recently announced his retirement from active work, owing to failing health and his appointment to an honorary position on the staff of the company. Deceased, who was in the prime of life, leaves a widow, but no children.

MR. JEFFREY BEAVEN has been appointed sub-manager of the Royal Insurance Company, Liverpool, a step which restores him to the sphere where his insurance life commenced. A better selection could not have been made. Mr. Beaven, during his service with the Royal, and afterwards the London & Lancashire, acquired a practical and extensive experience of every department of insurance work. The knowledge he has acquired of the American field, while acting for many years as manager of the London & Lancashire in New York, will be invaluable in his new position. The Royal is to be congratulated on securing a sub-manager of such sterling worth and marked ability as Mr. Jeffrey Beaven.

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