

Fire extinguishing at Constantinople is described by a recent visitor as being in the most primitive stage. He saw a fire at which four men were present, who had brought an iron box to furnish a water supply, and four other men provided small hand pumps. Their efforts were not successful, as the men had brought the boxes empty! Buckets were then used to fetch water from a well 200 feet distant. The city is very solidly built or it would long ere this have gone up in smoke.

The Safety Fire Lloyds of Brooklyn is said by the *Spectator* to be striving to secure premiums in Canada, offering 20 per cent. commission therefor. It has the reputation of being 'an extremely free writer.' In endeavoring to secure risks in Canada it is much more free than welcome,—indeed, it is making so far free as to break the laws of this country by doing business without legal authority. People who trust so much to law breakers need not be surprised if such persons repudiate their engagements.

Volunteer fire brigades are a necessity in villages; but a city like St. Catharines ought to have a paid one, not merely because the men are more expert and promptly available than volunteers, but they keep the extinguishing apparatus in good condition. The Opera House fire at St. Kitts a few days ago would have been easily stopped had the hose and couplings been sound. As it was, the hose was found rotten and the couplings would not work. Hence, great loss of time, with consequent destruction of valuable property which could have been saved had the apparatus been attended to.

Commissioner Lambert, in his report on life insurance for Pennsylvania, condemns certain companies for publishing far larger figures in relation to their business in their advertisements than their statements warrant. Some of the States have a law against such misrepresentations, and he names the case of an American company operating in France being fined \$4,000 by a French court for issuing a false statement. It is very short-sighted policy to do this, as rival agents are only too ready to make use of such a fact to damage the company guilty of the misrepresentation.

Our acknowledgments are due and are cordially given to the publishers of the *American Bank Reporter* for August, which contains a list of all the banks in the United States and Canada, their presidents, directors, cashiers, correspondents, and other officials. A synopsis of the banking laws of Canada and the States, with a mass of statistics showing the position of all the banks is a valuable feature in this work, which is replete with information valuable to bankers and all having business relations with the States.

A copy of the 2nd number of *Histoire Générale de l'Assurance, etc.*, by Mr. Hamon, is to hand. We are much obliged to Mr. W. A. Fricke, Commissioner of Insurance, for his report for the *State of Wisconsin*; also to Mr. C. C. Parks, for Report of Insurance department of *State of Colorado*. *Bourne's handy Assurance Manual*, 1895, is a very valuable compilation of data relating to insurance companies. The publishers of *The Insurance File* have our thanks for their compendium of the accounts and reports of English insurance companies. The book is an admirable specimen of neat typography. *The Pocket Chart of Co-operative Life, Accident and Fraternal Associations* for the 5 years ending 31st December, 1894, is a well arranged and handily got up manual, for which the F. H. Leavenworth Publishing Co., Detroit, have our best thanks. *The Superintendent of Insurance*, Ottawa, has obliged us with a copy of his report for the year 1894.

The recent fire at Liverpool, N. S., involved a total loss of about \$100,000 and an insurance loss of \$52,850. The fire protection was very inadequate. The following companies are interested: Imperial, \$7,600; Quebec, \$8,000; Commercial Union, \$4,600; Queen, \$2,400; Western, \$2,000; Aetna, \$4,100; Hartford, \$5,900; Sun, \$2,000; North British & Mercantile, \$500; National of Ireland, \$1,500; Phoenix of Hartford, \$1,300; Acadia, \$650.

The Mutual Reserve Fund Life Association has been served with an injunction to restrain it from increasing the assessment of certain policy-holders, and from diverting the reserve of the company to other uses than investment in United States bonds and mortgages. The suit which has arisen from this action is joined in by about five hundred members. The nominal plaintiff has had his assessment raised from \$28 bi-monthly to \$112.30, which he contends is contrary to the terms of the policy contract. The case is a very serious one for the Mutual Reserve; if it wins, there will be very great dissatisfaction amongst the policy-holders; and if it loses, it will suffer a large decrease of income.

PERSONALS.

Mr. J. K. Ross has been appointed manager of the North American Life for Prince Edward Island, with headquarters at Charlottetown.

Mr. MARTIN, OF MESSRS. JOHN DUFFUS & Co., Halifax, agents of the Lancashire & Phoenix of Hartford, spent a few days in Montreal recently.

Mr. C. S. EVERET, late city agent, St. John, N.B., of North American Life, has been given control of Sunbury, Queens, Charlotte and Kings counties.

Mr. S. M. KENNEY, superintendent of the Federal Life Assurance Co., spent a few days in Montreal recently. Mr. Kenney reports business for his company satisfactory.

Mr. C. D. RAND, of Vancouver, passed through Montreal last week, en route to Great Britain. He is enthusiastic as to the mining prospects of British Columbia.

WE HAD A PLEASANT CALL last week from Mr. Ernest Lane, special agent for the State of New York of the Palatine Insurance Co. Mr. Lane is a son of general manager Lane.

Mr. W. A. SMITH, of the Scottish Union, Hartford, called recently. Mr. Smith was formerly with the Guardian in this city, and we are pleased to note that he is making good progress in the insurance field.

Mr. HUGH S. WRIGHT, of Woodstock, has been appointed district manager of the North American Life, with full control in counties of York, Carleton, Victoria, Madawaska, Restigouche, Gloucester, Northumberland and Kent.

Mr. WILLIAM TATLEY, manager of the Royal Insurance Company, will start during the coming week for a tour round the world. We join his many friends in wishing him *bon voyage*, and trust he will return to the city completely restored to health.

Mr. T. B. MACAULAY, actuary and secretary of the Sun Life Assurance Co., returned to Montreal last week from an extended tour in Great Britain and on the Continent of Europe in the interests of his company, while abroad he attended the Congress of Actuaries held at Brussels and at which he read a very able paper.

Mr. E. L. TEMPLE, secretary of the Keystone Fire Insurance Co., during a recent visit to Ontario, made the following agency appointments. Robert Pierce, Branford; W. Wallace White, Guelph; Thomson & Moore, St. Catharines; John Cameron, Peterborough; W. E. Milner, Brampton; O. H. Lyon, Barrie; W. K. Summer, Ingersoll; N. E. Birch, Woodstock; Carl Kranz, Berlin; W. Jeffrey, Stratford.