

The Newfoundland papers are vehemently, and very properly, denouncing the incendiary miscreants who have recently caused so much damage and alarm at St. John's and other places in the Island.

New Water Works are projected at Winnipeg, and at the following towns in Ontario: Tottenham, Petrolia, Tilbury and Renfrew. Better fire protection may be looked for in those places when the water works are complete.

The North American Life Assurance Company's district managers from various parts of the Dominion held a meeting at Toronto on the 11th inst., under the presidency of Mr. Wm. McCabe, managing director, at which methods of work and other topics of practical interest were discussed. The visitors were treated by the Company to a drive around the city, and found the occasion exceedingly pleasant.

A valued correspondent, familiar with fire insurance conditions in Nova Scotia, writes us that the companies, with a few exceptions, are much pleased with the business done so far this year. The fire protection of various towns has been much improved, nearly every place now having first class water works by gravitation pressure. There has been talk of the conflagration hazard for many years, but happily so far it has not materialized.

A diagram is advisable on all policies covering buildings which are detached, but intended to be included in the policy. An expensive law-suit has just been concluded, which arose from the description in a policy being ambiguous. A fire took place in a detached out-house, the main building not being damaged. The owner claimed damages under the policy, the company declined to pay, as they contended the out-house was not covered. Now, a very simple diagram on the policy would have saved all that litigation, which, being carried from Court to Court, cost as much as the fire.

The Royal Exchange Assurance Corporation has had to defend a suit which affords another warning to procrastinators. The Cathedral authorities of Canterbury assigned a property which was insured in the Royal Exchange to the Ecclesiastical Commissioners. The policy was not assigned to them. The transaction was finally closed on the 18th August, and on the 19th the property was burnt. Clearly the company was not liable to the Cathedral authorities, for they had no interest left in the property insured. Clearly too the new owners had no interest in the policy, as it had not been assigned over to them. The Commissioners it appears never do insure, but they thought there was a chance to benefit by insurance in this case. They were disappointed, as the insurance company won.

The Structural & Sanitary Insurance Society (Limited), London, Eng., recently organized, undertakes to insure dwelling houses, hotels, offices, and other residential buildings from insanitary dangers, also from losses by kitchen boiler explosions, which it, however, will do what is possible to prevent by periodic inspection and repairs. It also covers risks of loss from all kinds of glass breakages, pipes bursting, roofs leaking, plaster falling, drains being choked, whether the damage has arisen from fire, wind, dry rot, bad workmanship, or other causes. Under special agreement, all risks under leases, etc., in respect to repairs or dilapidations, may be insured. Indeed, it is difficult to imagine any form of loss arising to a property owner, or tenant, in respect to an inhabited building which this new company does not insure.

License has been granted the Ocean Accident & Guarantee Corporation (Limited) to carry on the business of guarantee insurance and accident insurance in Canada. Mr. Francis F. Rolland is the chief agent, and the head office for Canada is situated in the city of Montreal.

License has been granted the Canadian Railway Accident Insurance Company to carry on the business of accident insurance. Dr. A. A. Henderson is the chief agent, and the head office is in the city of Ottawa.

#### PERSONALS.

MR. J. J. KENNY, vice-president of the Western & British America, paid New York a visit a few days ago.

MR. GEORGE WARD, who for forty three years has been manager of the Royal at Philadelphia, died there on the 4th inst.

MR. C. M. TAYLOR, the popular manager of the Waterloo Fire Insurance Company, has just returned from the North West, where he was married to Miss Rothwell, of Prince Albert. We extend them our congratulations and best wishes.

MR. GEORGE D. ELDRIDGE has resigned as vice president and actuary of the Mutual Reserve, in order to accept the presidency of the Massachusetts National Life Association, a new assessment company just organized at Westfield, Mass., U.S.

MR. A. MACKAY, general manager of the Law Union & Crown Fire & Life Insurance Company, London, England, has been visiting Canada, with whom we had a very pleasant interview. The Law Union is one of the most substantial and profitable of English insurance companies.

MR. D. C. THOMSON, agent to the Commercial Union at Quebec for 16 years, has resigned in favor of Mr. W. E. Meiklejohn, who has practically conducted the business during that time. Mr. Thomson has issued a circular soliciting a continuance of the patronage bestowed upon him for his successor Mr. Meiklejohn.

MR. ROBERT KIRKWOOD MACKENZIE has been appointed assistant secretary of the Norwich Union. Mr. Mackenzie, after service with the Scottish Union, became private secretary to the late Mr. J. H. McLaren, manager of the Royal. He since Mr. McLaren's decease has been chief of the foreign department of that Company, in which capacity he is well known in Canada. The Norwich Union has secured a very valuable officer.

**Wanted**—Thoroughly competent Inspector for a leading British Fire Office. Must be a man of experience and general knowledge of the Business. Apply with references, stating age, experience, and salary expected to "A. B. C." Insurance and Finance Chronicle office Montreal.

**LONDON & LANCASHIRE LIFE ASSURANCE COMPANY, CANADIAN BRANCH.** A vacancy having arisen in the position of Assistant Manager, the Directors invite applications in writing for the Appointment, giving full particulars of past experience, where derived, age and remuneration expected, addressed to the Manager of the Company for Canada at Montreal.