

We know nothing of this gentleman's antecedents up to the moment of going to press."—*Insurance Journal*, London.

R. Judkin has a first-class reputation in Canada both as a good citizen and a capital business man. The fact that he is the accredited representative, in Britain, of the Sun Life of Canada should be accepted as ample credentials of Mr. Judkin's standing. We heartily commend Mr. Judkin to the better acquaintance of our esteemed contemporary and the business men of London as well.

"The Pacific Insurance Union has passed a resolution that in consequence of the valued policy law in Oregon, all risks on buildings in that state, after the 1st of July current, will be charged an additional premium rate of ten per cent. to meet the increased hazard."

Now that is sensible,—treat all hazards, whether valued policy laws, wooden candlesticks, or saw-dust spittoons, same way; rate them and you are done with them till next time. Then try again and keep on trying till you fix them, one and all, with adequate rates and suitable contracts. That's your business as underwriters, not as hitherto, trying to run them in, or run them out; run 'em up is the word.

The last legislature of Michigan, says the *State Republican* of August 3rd last, passed a bill "making it unlawful for foreign insurance companies, legally admitted to do business in the state of Michigan, to place, or cause to be placed, except through a duly licensed agent, in the state, insurance on property in the state of Michigan in offices outside of the state of Michigan." The Attorney General says: "The object of the act, as expressed in its title, is clearly to require the agents of foreign companies which have been legally admitted to do business in this state, to transact the business through duly licensed agents residing in the state of Michigan."

Our American exchanges are giving much attention to the doings of the National Life Underwriters' Association, at the gathering of that body in Cleveland, O., on September 8th inst. It appears to have been a grand social affair at which there were lots of good cheer, good speaking and jolly good fellowship generally.

On 12th September, instant, at Chicago, was held the twenty-fourth annual convention of Insurance Commissioners. Considerable attention was given to blanks, (forms) and other matters of interest to these state officials, which the insurance companies have to bear and pay for.

The receiver of the Iron Hall has "received," been awarded \$10,000 salary by the court for his services during a less time than a year. Lucky receiver! Few people would object to receiving a wind-fall like that. But what about the unfortunates, the victims out of whose hard earnings, in many cases, came the ten thousand dollars to the over-paid court favorite. The Iron Hall was a cruel hall to many an innocent person, as it was a big haul to many of the heartless schemers that worked the oracle entirely to their own personal advantage.

"The Victoria B. C. City Council taxes insurance companies \$300 a year for the privilege of indemnifying the citizens for loss by fire. The companies should deal with this and all such imposts by a substantial increase of insurance rates. This is

the only plan by which the companies can meet such extortions, and besides, it is the only means by which to open the eyes of the people to the fact that they pay all taxes and charges placed on insurance.

The case of Dr. Henry C. Meyer, with numerous aliases is the subject of much comment by the insurance press. Meyers was arrested in Detroit, July 12th, last, and sent to New York to answer to an indictment of murder for poisoning Ludwig Brandt, alias G. M. J. Baum. He pleaded not guilty. The case is The Mutual Life Insurance Company, of New York vs. Meyer. The prosecution will endeavour to prove that Brandt, or Baum, died from antimony poisoning administered by the doctor aided by his wife. The wife will be tried after the doctor's case has been decided.

Of the numerous questions asked concerning the I. O. F. is this one "Is the I. O. F. founded on the assessment system"? to which we reply certainly it is. The Charter of the I. O. F. shows the fact, and besides, the constitutions and laws of the Order are full of provisions and regulations built on the assessment plan. This is not said in disparagement of the I. O. F. nor of the assessment plan, but only to answer the question above stated. By the way, we note that some of the daily papers are directing attention to the I. O. F. particularly to the lavish rate of expenses, and the fact that satisfactory statements to account for these things, have not, as yet, been published by the Supremes. But the members seem to have no voice in these matters, and take whatever they get, by way of statements from the Supremes, who as a body, be it remembered, are not subject to government inspection and are therefore free to do pretty much as they please and it would seem that they are doing things that way.

We learn from the *Chicago Herald* that: "Insurance companies have instructed their agents at Lancaster, Ky., to discontinue writing and to cancel all policies August 1 unless the fire protecting facilities of the town are placed in good condition. Lancaster has been supposed to have one engine." In the same paper we see this: "Owing to the poor fire department of Ashland, Wis., the inspector has been ordered to advance rates 30 per cent." Here are two cases from the same disease, the lack of fire protection facilities. In one case the companies stop "writing," in the other the rates are advanced to meet the hazard, which, then, is the insurance plan of dealing with an increased hazard? Rate for it to be sure.

A new fire insurance company is about to be started in Montreal by the Retail Merchants' Society. So says the *Shareholder*. The Merchants had better stick to their own business which, it is only reasonable to suppose they understand. They will find fire insurance one of the mysteries, and will in due time wish they hadn't.

Speaking of the Provincial Provident Insurance of St. Thomas, Ont., the *Insurance and Commercial Magazine* of July says: "Any one desiring employment as a Life Insurance Agent, should bear in mind that this Association is at least one of, if not the most popular Company in the Dominion, and therefore the best to engage with." Our good Brother Livingston has allowed his well-known feelings toward the "pay-as-you-go" system to carry him rather far this time. The P. P. I. as it likes to style itself may be every way respectable, more especially