

A Destructive Fire broke out in the village of St. Eugene, Quebec province, on August 10th inst., by which the business portion of the village was almost totally destroyed. The loss is estimated at about \$30,000. The insurance loss is small.

The World of Life Assurance—Under the foregoing heading we notice a statement in our contemporary the *London Review* giving the amount of life assurance in force in Canada as \$66,000,000, this is incorrect, the amount in force on December 31st, 1884, was \$135,447,726.

The Maryland Insurance Commissioner says: "If the companies would expend some of their funds in the employment of intelligent inspectors, instead of paying everything to get business, good, bad and indifferent, a large saving would be affected."

Messrs. Bell and Sinclair, have been appointed agents at Halifax, N.S., for the National of Ireland. Mr. Bell was formerly chief clerk in Capt. Sinclair's office and Mr. Sinclair is a son of the late Captain Sinclair. We wish the new firm success.

Mr. G. C. Morant, formerly Foreign Superintendent of the fire department of the Guardian, has been appointed assistant fire manager of the Commercial Union. Mr. Morant was for twelve years chief of the Foreign department of the Guardian.

Major John Hopper has been appointed manager for Canada of the Mutual Reserve Fund Life Association and Mr. B. H. Ahern assistant manager. What position has been reserved for "Verbum Sap" we are not informed but we may fairly assume it is something of the nature of newspaper letter writer.

To Insurance Agents.—The Editor of INSURANCE SOCIETY will be glad to hear from insurance agents who may have or know of any municipal bonds to be disposed of in their neighborhood. We have enquiries for investments of this nature in either small or large amounts. Please address the Editor, INSURANCE SOCIETY, Montreal.

Mr. Daniel McIntosh has been appointed agent for the Life and Accident Branches of the Citizens Insurance Company for Toronto city. He is in the same office as Mr. Malcolm Gibbs, fire general agent, Adelaide street east. Mr. McIntosh is very highly recommended and will we believe prove an energetic agent.

Fire Insurance Association.—The net loss to the Fire Association by the Toronto Esplanade conflagration on the 2nd inst. was \$11,400, which was mainly on grain, a risk which by the way all fire offices have a sort of irresistible weakness for. The total loss to the Association was \$13,400, \$2,000 of which was re-assured.

The London Insurance Agency Association Limited, 4 Adelaide Street, Strand, W. C. London, J. T. Denny, Secretary. Circulars have been issued by this Association soliciting business in Canada from insurance agents and brokers. Enquiries have been addressed to us with reference to it. Perhaps some of our London, Eng., contemporaries would kindly throw some light on the subject.

Mr. H. Sutherland, of Halifax, N.S., has been appointed manager for Quebec and the Lower Provinces of the Federal Life of Hamilton. Mr. Sutherland will make Montreal his headquarters. This gentleman has a good reputation among insurance men and has made a study of Life Assurance. The Federal is to be congratulated in securing such an able and energetic representative.

London and Lancashire Life Assurance Company. Mr. William Robertson, general manager for Canada of the above Company, has appointed Mr. W. H. G. Colles, of Chatham, Inspector of the Company for Western Ontario. Mr. Robertson is to be congratulated in procuring the services of such an officer who will we are sure secure a good business for this popular Company.



120 BROADWAY, - - NEW YORK.

ASSETS	- - - - -	\$58,161,926
SURPLUS, at 4 per cent,	- - - - -	10,483,617
" at 4½ per cent,	- - - - -	13,730,332
INCOME in 1884	- - - - -	15,003,480
PAID TO POLICY-HOLDERS during last 25 years,	- - - - -	81,072,486

The amount of new assurances issued in 1884 was nearly
EIGHTY-FIVE MILLION DOLLARS.

No other company in the world has ever written so large an annual amount, nor has any company approached it. It was an increase upon the assurances written by the Society in 1883; as that was an increase upon 1882; and that an increase upon previous years. The Society issues

INDISPUTABLE ASSURANCE, AND MAKES PROMPT PAYMENT OF CLAIMS.

Its policies are plain and simple contracts, free from burdensome and technical conditions, and INDISPUTABLE after three years from date. All indisputable policies are PAID IMMEDIATELY upon the receipt of satisfactory proofs of death, and a legal release of the claim. By this PROMPT PAYMENT, the beneficiary of an EQUITABLE policy is not only saved from annoying delays and expenses, but receives pecuniary relief as quickly as if the amount of the assurance had been invested in a bond of the Government of the United States.

The tontine and semi-tontine policies of the Society provide full assurance in case of death. They also give the policy-holder, if he lives through the tontine period, a large return for the money paid for his policy.

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