

The report of the London salvage corps for 1890 shows the number of fires attended by the fire brigade to have been 2,555, and the number attended by the salvage corps 2,189, at 1,039 of which it rendered service. The number of fires for 1890 was larger then in any previous year. The annual average of fires for ten years was 2,201, and the average number attended by the salvage corps 1,994.

The Review, of London, concisely puts into words a very generally entertained opinion of the Mutual Reserve Fund Life, when it says: "We think it is bound to come to grief at some future date. The date may be postponed, but that it must smash is in our opinion, certain. This, although Mr. Harper be even as Aristides the just, and though he have the twelve Apostles for his cashiers and accountants"

The Mutual Life, through Vice-President Granniss, has set a good example to other life companies, by addressing a letter to general agents, requesting them to ask all their subordinates to refrain from attacking other life companies, and to confine themselves to maintaining the reputation of their own company as a course tending to strengthen the confidence of the public in well managed institutions.

The press dispatches report the arrest at Medina, N. Y., of James McCargo, an agent of the assessment association of Rochester, called the Flour City Life Association, for forgery of a document and check for \$300. It is said he compromised a claim for \$500 against the association for \$150, representing that he had paid the full amount. The president of the association, C. F. Underhill, is also under indictment for forgery.

The Rev. Dr. Breckenridge, of Missouri, who fell dead on the floor of the Presbyterian General Assembly recently held in Detroit, was insured in a New York life company for \$20,000. On the day before his death, according to the New York Press, Dr. Breckenridge telegraphed the company as follows: "I am here. My premium is due. Will it be all right if I pay it on my return to the city?" The company answered "yes" by telegraph. The week after his death the company paid the loss promptly.

Here is what Mr. Thomas S. Chard, central department manager at Chicago of the Firemen's Fund of California, says of the insurance press: "No underwriter, unless he is willing to be deaf, dumb and blind, should dispense with the literature of his business. The editors of these papers themselves little suspect the practical value of their articles to the underwriters whom they address. Here at least is one of the readers who desires fully and cordially to acknowledge the great help that such instrumentalities have been to him, and to wish with sincere good will the continued prosperity of the insurance press."

Assessment Life assurance statistics were reported at the National Convention, at Minneapolis, by the executive committee, as follows, the number of associations reporting being 480:—

New members admitted during 1890	506,425
New insurance written in 1890	\$1,117,310,000
Number of members at close of 1890	2,751,087
Insurance in force at end of 1890	\$5,900,586,000
Payments by members during 1890	60,729,184
Income from other sources	6,188,200
Death claims paid during 1890	46,431,583
Expense	13,724,416
Assets, Dec. 31st, 1890	30,207,485
Total losses paid since organization	343,519,834

The average death rate per thousand in the capitals of the Australasian colonies for the past four years has been as follows: Melbourne, 21.25; Hobart, 21.43; Brisbane, 17.51; Adelaide, 16.41; Sydney, 16.21.

The July dividends of the Hartford insurance companies are as follows: Aetna Fire, 5 per cent. quarterly; Hartford, 10 per cent. semi-annually; Phoenix Fire, 3½ per cent. quarterly; National, 5 per cent. semi-annual; Connecticut, 4 per cent. semi-annual; Orient, 3 per cent. semi-annual; Travelers, 8 per cent. semi-annual; and the Aetna Life, 5 per cent. semi-annual.

In the destructive fire which occurred in this city, on the night of the 13th, in the lumberyards, door and sash factories and dwellings in the East End, the loss to insurance, with the exception of perhaps some \$15,000 by the regular tariff offices, has fallen on American underground companies, which probably are "in" for \$40,000 to \$50,000. These cut-rate companies will get little sympathy, and we hope the insured may find them ready to pay up. Rotten hose, constantly bursting, was an expensive hindrance to the work of the fire department.

After several weeks of negotiation, the New England Insurance Exchange and the Boston Board of Fire Underwriters have agreed on rules governing agents' and brokers' commissions, and the agreement has been signed by ninety per cent. of the companies interested. Agents and brokers are to procure certificates from the Boston Board, under which the maximum commission allowed to regular agents shall be 20 per cent. on net premiums, and to brokers 15 per cent. What the non-concurring companies will do remains to be seen.

The Canadian branch of the London and Lancashire Life, of which Mr. B. Hal. Brown is manager, has issued a neat manual for circulation, not only giving interesting facts about the company's excellent condition and calling attention to its special features, but printing in full its form of application, and giving the text of the conditions and privileges endorsed on its policies. The assurer who makes himself acquainted with the contents of this publication will know all about his contract as well as his company, both of which are attractive.

A copy of the Chronicle Fire Tables for 1891 comes to us superbly printed and bound, larger than ever, and with some new features which enhance the value of this always valuable publication. It is only simple truth to say that no periodical publication relating to the business of fire insurance has ever appeared of equal value. It is a veritable storehouse of information, which no wide-awake underwriter will think of doing without. The abridged edition, in paper covers, at a nominal price, is especially suitable for field men.

We are pleased to learn that our old friend, Mr. W. H. Rowland, inspector of the City of London Fire office, is establishing agencies for his company in the principal cities and towns of this Province. Among recent appointments are Messrs. Royer and Burrage of Sherbrooke; J. A. Dalton, Richmond; Alex. Tetu, Fraserville; W. H. Chapdelaine, Sorel, etc. The City of London is a plucky and popular company, and we are glad to welcome it back to this Province, which, as previously stated, is under the management of Mr. H. M. Blackburn of Toronto, the popular manager for Ontario. The company formerly had an unprofitable experience in this Province, but under present arrangements we think it may safely expect to make a different showing.