

The interim dividend of £1 per share, recently declared by the Northern of London, is at the rate of 10 per cent. for the current year.

The Indicator Chart, giving the business and condition for five years of the level premium life companies doing business in Michigan is duly received.

The London (Eng.) Fire Department is to have some larger engines, and the size of the hose ordered is to be $2\frac{3}{4}$ inches in diameter instead of $2\frac{3}{8}$.

Within the short period of eight days during November the city of Brooklyn had four fires, ranging from \$40,000 to \$500,000 each, and aggregating \$1,040,000.

We have received from Insurance Commissioner Carey his biennial report covering the business of insurance in North Dakota from November, 1890, to November, 1892.

The 80 per cent. co-insurance clause has been declared mandatory by the South Eastern Tariff Association in all fire department towns in Louisiana and Mississippi.

A large joint committee of the National Board and the New York Board of Fire Underwriters is in session this week to consider the merits of the Universal Mercantile Schedule.

Press dispatches tell of the arrest at Denver, Colorado, of Charles S. Whitney, agent at that place of the Standard Life and Accident company of Detroit, for an alleged shortage of \$3,500 in his accounts.

A consolidation has been effected of the Grinnell and Neracher sprinkler companies under the name of the "General Fire Extinguisher Company," with a capital of \$2,000,000, with headquarters in New York.

The Insurance Men's Club of Chicago, according to the *Tribune* of that city, is backing the "Underwriters' Hotel Company," organized to fit up on Clark street a hotel, restaurant and club rooms, the latter for the Insurance Club.

Frank vs. the Sun Life.—Just as we go to press we are in receipt of a communication from Mr. F. W. Frank with reference to this case. In justice to all concerned we desire to ascertain all the facts in the case before publishing the communication.

The New England Insurance Exchange has endorsed the 80 per cent. co-insurance clause with substantially the same modifications as were adopted by the Boston board. The towns in which the clause will be applied are to be designated by a committee and it will go into effect simultaneously.

Notice is given in the *Canada Gazette* of application to be made to the next session of the Dominion Parliament by Hatton & McLennan, solicitors, for the incorporation of the "Ocean Accident Insurance Corporation," and also the "Ocean Fidelity Guarantee Corporation."

A new building ordinance, containing the best features of the regulations in New York, Boston and Berlin, drawn up by the superintendent of surveys of the fire underwriters association of Chicago, Mr. Bowden, is under consideration by a committee of the Chicago common council.

The Chicago Board of Fire Underwriters has voted unanimously to extend its jurisdiction to include the new city limits, which practically means all of Cook county. This is an important move, and will do away largely with the complications arising from the existence of the Cook county board.

The statistics in detail of the co-operative life, accident, and fraternal associations in the United States are given for 1891 and the four preceding years in the *Pocket Chart of Co-Operatives*, issued by the F. H. Leavenworth Publishing Company of Detroit in convenient form. Everybody should have a copy.

The National Board of Fire Underwriters of New York has sent communications to the Governors of the various States urging them to bring before the legislatures the subject of incendiarism, with a view to the enactment of fire inquest laws. Pennsylvania already has such a law under consideration.

How uniform in amount the premiums of the fire companies in the County of London have been is shown by the fact that for the past three or four years the amount assessed upon the companies for the benefit of the fire brigade, at £35 per million insured, has varied but little. The amount for 1892, for instance, was £28,214; that for 1893 £28,647.

We are glad to have our contemporaries appropriate from our columns whatever strikes them favorably, but we would remind the *Insurance Sun* that proper credit is the correct thing. We notice that an editorial from our columns on "Unpaid Premiums and Agents' Balances" is reprinted in its issue of November 9th without credit of any sort.

The Insurance File is the title of a very useful publication of some 200 pages received by us from the publishers, Messrs. Page & Pratt of the *Insurance Spectator*, London. It contains the annual reports and balance sheets in *fac-simile* of the British companies transacting the various kinds of insurance, and is a valuable contribution to the statistical literature of the business.

The Western Assurance Co. of Toronto has, through General Agent Hayes of Milwaukee, reinsured the Wisconsin, Minnesota and Iowa risks of the Ohio Farmers insurance company of Leroy. The premium receipts in the States named are about \$100,000. The Ohio Farmers has now disposed of most of its business by States, excepting Ohio, which it will probably continue on its own account.

In a suit recently decided in the New York Supreme Court against the United States Life, brought by the heirs of the late Levi M. Bates, the company placed in evidence the fact that Bates had made gross misrepresentations in his application, but the policies having the clause guaranteeing incontestability after two years, the court held the company for the \$10,000 under two policies.

We see it stated that "General" Booth of the Salvation Army is about to organize a Salvation Army Industrial insurance company. Having already established a bank and announced sundry other projects of the earth, earthy, it strikes us that the distinctive work which, in the minds of many people, has heretofore justified the existence of the army, is very much in danger of being neglected. Running banks and insurance companies is scarcely a part of the work falling to the world's would-be evangelizers.