

SOCIETY NOTES AND ITEMS.

Mr. E. L. Bond has been associated with **Mr. P. S. Stevenson** as Agent of the London & Lancashire Fire Insurance Company for Montreal.

Messrs. M. and T. B. Robinson have been appointed agents of the Norwich Union Fire Insurance Company at St. John, N. B.

The Insurance Companies have shown excellent taste and judgment in the preparation of such of their Calendars for 1882 as they have sent to our office.

The Gore District Mutual Fire Insurance Company claims to be the oldest Fire Insurance Company incorporated in Ontario now doing business, being in its 45th year, and to have been continuously successful.

The Guardian Fire Assurance Company of London has appointed general agents in Oregon, and it is reported that it contemplates established agencies in the principal towns of California.

R. H. Matson, the Toronto agent of the Standard Life of Edinburgh, has been appointed superintendent of agencies in Canada for the Union Mutual Life. His duties commence the first of January; he is a very capable, intelligent and agreeable gentleman.

More than one hundred and sixty prize essays on "Life Assurance" have been received, and are now in the hands of the English adjudicators for their decision as to who shall receive the prize of £100 for the best essay, £25 for the second, and £10 for the third, offered by the Equitable Life Assurance Society of the United States.

The Scottish Imperial Insurance Company of Glasgow has entered California, and appointed representatives. This company has \$250,000 paid up capital, with assets of \$1,203,865, of which sum \$567,892 belongs to the life department, leaving fire assets of \$635,973. The liabilities on fire account, other than capital, are \$286,494, showing a net surplus over capital and liabilities of \$99,479.

The Guarantee Company of North America has been authorized to transact business in Connecticut, and is proceeding with the organization of local boards in the principal cities in the United States. Those of Chicago and Boston have been completed, and are composed of influential parties. The reconstruction of the New York board is in progress, and gentlemen very prominent in financial circles are named in connection therewith.

The City of London Fire Insurance Company have resolved to double their capital by the issue of 100,000 new shares of \$10 each, on which \$1 is to be paid up, together with a premium of ten shillings per share. By this means there will be a net addition to the general funds of the Company of £150,000, and the total cash paid up will be £250,000. This Company is represented in Montreal by **Mr. J. K. Oswald**; in Toronto, by **Mr. S. F. Magurn**; and in St. John, N. B., by **Messrs. H. Chubb & Co.**

Observation proves—as it ought to prove—that the best and most successful insurance agents are those who regularly read the insurance periodicals. No man is ever successful in any line of business unless he keeps himself posted on the current happenings in that line. The regular reading of his class journals betokens an active interest in his profession, and such interest, in turn, is the prerequisite to certain success. Reading men are the brainy fellows in the insurance craft, as in every other vocation.—*Chronicle.*

The Underwriters of Glasgow have established an Institute for the discussion of matters pertaining to the business, which we trust will be successful. In these days of so-called improvements in manufacturing, lighting, heating, &c., every leading city should have similar institutes, as thereby many fire dangers would be more thoroughly understood, and concerted measures taken for their elimination or investigation. There are excellent institutions of this kind in most of the English cities, at which very valuable papers are read and discussed, to the advantage of all the members.

It is probable that the recent disastrous fires will be productive of some litigation. In *Kippner v. Buhl* (24 Albany, L. J. 192), it appeared that the defendant set a fire in his stubble field. Before doing so, he ploughed three times around the field. At night he, as he supposed, extinguished the fire. He did not do so, but unknown to him the fire smouldered in a slough and revived, and two days afterwards extended to plaintiff's premises two miles away, and burned property of plaintiff. No agency intervened to spread the fire except the wind, which changed its directions with some increase of force. *Held*, that a verdict for plaintiff in an action against defendant for loss of the property burned was proper.—*Canada Law Journal.*

The Connecticut Mutual Life Insurance Company have decided, it is understood, to pay the claim made against them by one of the heirs of the late **Mr. Moore**, of Toronto, whose life they insured for \$25,000. Payment of the claim was resisted on the ground that certain information regarding the physical condition of **Mr. Moore** at the time he made the application for insurance was withheld. This information the Company contended would have material influence in regard to the granting of the policy. Over seven years were spent in litigation, and after the case had passed through several Canadian courts, it was appealed to the English Privy Council, where judgment was given against the Company. The judgment was delivered some time ago, but the amount was not paid, and one of the heirs took steps to have the Company declared insolvent under the provisions of the Dominion Insurance Acts.

Mr. Frank Van Voorhis is appointed general agent for the West of the British America Assurance Company. The appointment reflects credit on the business sagacity of **Mr. Morison**. **Mr. Van Voorhis** is a young man of indomitable energy, and has had a varied and practical experience in fire underwriting, beginning as office boy in the head office of the Phenix of Brooklyn, of which his father was general adjuster, and then gradually promoted to policy and map clerk, special agent, adjuster, and finally assistant general agent in the Western department. In the latter capacity **Mr. Van Voorhis** has had charge of the daily reports and correspondence with agents of the entire West and South. His experience, therefore, has been of the kind most useful to the successful manager, viz., a knowledge of the routine of the office in all departments, the handling of and dealing with agents, and the adjustment of losses. We are sorry to see that **Mr. Ashworth**, who was recently deposed from the position of general agent, has committed the folly of addressing a circular to the agents of the company purporting to give the reasons for his removal. The style and language of the circular are in exceedingly bad taste, and the cause given for removal a weak misstatement. The abuse of Deputy-Governor **Morison** is unwise. The best friends of **Mr. Ashworth** could not have been consulted in its preparation, for its advent is likely to give publicity to facts the quiet slumber of which would be a kindness to the gentleman involved.—*Investigator.*