

Manufacturers' Life. Splendid map of the British Empire, with calendar attached.

Union Mutual. Handsome calendar.

Northern Assurance. Handsome calendar.

Queen Insurance Co. Handsome calendar.

Ontario Accident. Handsome calendar.

Lloyds Plate Glass Co. Handsome calendar.

Royal Insurance Co. Handsome calendar.

Lancashire Insurance Co. Handsome calendar.

## Obituary

We regret to announce the death of Mr. J. H. Routh, which occurred at his residence, 177 Drummond st., Montreal, yesterday morning. Mr. Routh was a prominent citizen of Montreal, and especially well-known and respected in Insurance circles, having represented the Western Assurance Co. of Toronto and the Quebec Fire since 1881 in this city. He was previously associated with the Royal Insurance Co'y. and by his long experience became a very able Underwriter and a most valuable agent for the Companies he so long and honorably represented. The deceased gentleman was in his 50th year, and although attending to business was in poor health for some time. He leaves two sons, one of whom (Mr. C. H. Routh) has been associated with him in business for some time. We extend to his family and friends our sincere sympathies.

## Notes and Items.

### At Home and Abroad.

"LOOKING" IN VAIN.—The Insurance Field says that Southern managers "look for a general advance in fire insurance rates all over the country after Jan. 1st." It is natural for man to indulge in the illusions of hope. If the Atlanta boys can get any comfort out of the situation by "looking" for an advance in rates, we hope no one will disturb them. May their vision prove prophetic, but from our point of view we believe that rates will not be advanced unless there should be a conflagration consigning half the companies to bankruptcy. The disastrous results to nearly all the companies from their 1899 operations, says the Field, "impose upon them the necessity of some measures for bettering their condition." Their condition will never be "bettered" if the "betterment" is to come from advance in rates. The only hope for a profit in fire underwriting may be looked for in the reduction of lines; in the inspection of risks; in the paring down of expenses; in taking adjustments out of the hands of special agents, and, above all, in a turn in the tide of fires—reasonably to be hoped for—so that the total to

the United States and Canada will not exceed one hundred millions a year. Certain it is, that if the losses of 1900 exceed the losses of 1899, in proportion as the losses of this year exceed those of 1898, the 20th century will find many of the companies now having a name to live, as dead as Caesar. And it must be taken into consideration that there are prominent underwriters not caring a damn whether the condition is "bettered" or not. On the contrary, they want it to get worse. Their companies are so strong that they can stand a half-dozen lean years, and would be glad to do so, if thereby the business could be purged of companies with little money in their safes and less brains in their management, which are a perpetual reproach to fire underwriting and will never be exterminated except by starvation. Instead of rates being advanced, it is more likely they will be reduced. Of course, the insured is always working for a reduction in his rate, and just now he is ably seconded by a class of agents who only know how to secure business by cutting rates and by companies managed by Hot Spurs who are protecting their business.—"Daily States."

THE LARGE AUGUSTA FIRE.—It appears that a Mrs. Ward, a clairvoyant, predicted several large fires at Augusta, Ga., naming the locations, and the newspapers there published her prophecies. A man named Stoy, who had been caught in the act of firing a tobacco plant several years ago, was put in a lunatic asylum. He was recently released and exhibited signs of a relapse. He has just been arrested, it being charged that an hour before the Perkins' fire he was heard to say at the Asbury Church, about a block away, that "there would be a hot time around there to-night." It was also alleged that he was seen to go into a saloon to borrow a box of matches.—Ex.

THE FIRE DANGER OF PHILADELPHIA.—The danger of a sweeping fire in Philadelphia's congested district is attracting attention there. The following resolution was adopted by the Executive Committee of the Philadelphia Fire Underwriters' Association:

"Resolved, that a committee of seven be appointed by the chair (of which four shall be from the Executive Committee and three from underwriters not on the committee) to consider the conflagration hazard of the business centre of the city of Philadelphia and the adequacy of the fire department and water supply in connection therewith, and to report at the earliest date possible the conditions as they now exist, for the information of the Executive Committee, to the end that the committee may proceed to consider intelligently the existing necessities as affecting the business of fire insurance in this city."

LIFE INSURANCE ALL RIGHT.—Our American namesake thus refers to the splendid growth of the life insurance business and says: "A cheerful contrast to the black record of the fire insurance business during the year is the history of the life companies for 1899. Nearly all of them have expanded: 'the big three,' of course, tremendously. Each of them passed the 'billion dollar mark' early. New policies with