

A very useful Life Insurance Chart for 1893 has been published by the *Investigator* of Chicago, which contains in handy form a variety of tabular information relative to the amount of business done in each State, as well as in Canada and foreign countries, by United States corporations, together with many important facts relative to the standing and business importance of the companies themselves.

The United States Review says that a case, the outcome of which promises to become interesting to accident agents is that of a "Gripman" employed on a Kansas City Cable car, who accidentally swallowed a small cockle burr while hastily drinking water. A few days later he suddenly became ill and after excessive vomiting died. An autopsy revealed the fact that the stomach was badly lacerated and inflamed by the burr. The heirs have laid claim for the accident money.

The fire losses at Gibson, New Brunswick, on June 20th, 1893, as reported by adjusters up to June 23rd, are as follows:—Manchester, \$19,650; Lancashire, \$6,300; Imperial, \$6,300; Commercial Union, \$5,400; North British and Mercantile, \$5,000; Phoenix of Hartford, \$3,900; British America, \$3,100; Guardian, \$2,900; Liverpool & London & Globe, \$2,850; Royal, \$2,800; Northern, \$2,200; Central, \$2,000; National of Ireland, \$1,400; Hartford, \$1,900; Albion (Fire Ins. Asso.), \$1,000; Scottish Union & National, \$1,000; Keystone, \$600; Norwich Union, \$500. The total is \$68,300, and small partial losses will probably swell the total to \$70,000.

Prof. Robertson, the Provincial Dairy Commissioner, on his return from the Maritime Provinces, speaks of the development of the dairying industry. Two years ago, when the census was taken there were only 25 cheese factories in operation in the Maritime Provinces; this season there will be no fewer than 75. In Prince Edward Island there are already 12, with an output of \$25,000 worth of cheese, New Brunswick 23, being a four-fold increase in two years; and in Nova Scotia 24. Each of these 75 factories is estimated to distribute amongst the farmers from two to four thousand dollars, and this new development is therefore a matter of much interest to the whole community.

An interesting decision was rendered in the Courts of Ohio recently, says the *Commercial Bulletin*, in which it was held that the agents of an insurance company have no authority to do anything but solicit insurance and collect the premium. If the policyholder wishes to make any alterations in the property insured, he must send his policy to headquarters and have the proper endorsement made; and in case the property is burned, particulars and sworn account must also be sent direct to the company, so the decision says, which further states that the agent's word must be taken for nothing. The case was one brought by a German farmer against an Ohio Farmer's Insurance Co.

The National Fire Brigade Union opened an exhibition and tournament on the 12th ult. at the Agricultural Hall in London, the object being to benefit the Widows and Orphans Benevolent Fund. There were representatives of Fire Brigades from the United States, Canada, Russia, Holland, Belgium, South Africa and some twenty-five towns in Great Britain. The Kansas City Fire Brigade went through some very smart exhibitions of life-saving by ladders and life lines from the top of a high building. An exhibition of the great Hale Water Tower was also given, and drill practice by the Continental teams and British Firemen constituted an interesting and instructive programme. The exhibition continued throughout the week.

Surgeon General Wyman of the United States Marine Hospital Service thinks there is an even chance of escaping the cholera altogether this year, and should it arrive, it will not be epidemic. Its non-appearance thus far proves that no germs have lived through the winter in this country, as it was feared might happen. Still, the trouble did not reach the United States last year until the month of August, and there is time for trouble yet. He thinks, however, that the Boards of Health of the various States, together with the new law enabling the general government to step in and enforce proper regulations, if the States do not, will suffice to check any inroads of the disease if it were to make its appearance.

An advance in rates in the City of Montreal, dating from 29th ult., has been decided upon by the Montreal Board of the Fire Underwriters Association. The stocks which were raised last April have not been changed; but all others have been advanced about 20 per cent. The rates on buildings,—wholesale and retail stores,—have been increased about 10 per cent.; and up to 20 per cent. for light manufacturing purposes. Special or schedule rates have not been yet dealt with. General stores which were formerly exempt from, will now be included in the co insurance clause: the advance on these risks is very slight. The Montreal tariff now covers St. Henri, Ste. Cunegonde, Cote Ste. Antoine, Maisonneuve, Cote St. Louis, and St. Louis du Mile End.

Insurance Commissioner George S. Merrill, of Massachusetts, says: "During the past five years the losses and the expenses of the United States business of the companies authorized in this State has been 96.78 per cent. of the premiums received, leaving less than 3¼ per cent. to take care of the increase of unearned premium account for contingencies and profits. As a rule, no dividends have been earned from the underwriting, and wherever paid, it has been from interest upon investments of capital, and the capital all the time liable to be wiped out by a conflagration. It is no wonder that the companies are getting tired, and half of them, one by one, have laid down their burdens and retired from the race.

We have to thank Mr. I. Freeman Rasin, the Insurance Commissioner of the State of Maryland, for his Twenty-Second Annual Report upon all classes of insurance business done in that State for the year 1892. The total amount of fire insurance premiums received in Maryland for the year were \$1,881,275, with losses paid amounting to \$1,143,907. The Commissioner recommends the creation of an office for the investigation of all fires that may occur within, or in the vicinity of, all the larger cities and towns of the State. Fire insurance companies are entitled to all the assistance the State can give in the prevention of fires, and it is quite refreshing to turn from the too frequent inclination of legislatures to impose burdens upon insurance companies, to read of recommendations which, on the contrary, will furnish to the companies some additional equivalent for the considerable sums now received by the State from these corporations in the shape of licenses and taxes on their premium receipts. Speaking of the Anti-Rebate law, the Commissioner says it is greatly to be regretted that the demand for legislation to prohibit the allowing of rebates is not obviated by the action of the companies themselves. Infractions of the law can easily be made by secret bargaining, and therefore make legislation on such subjects difficult to enforce. Hence regulations on the part of the companies, rather than State interference, can most thoroughly remove the evil.