

The assessment endowment orders are beginning to collapse rapidly, about half a dozen having been added to the defunct list during the past week or so. One of these was the "Old Colony," one of the Massachusetts brood of the six months variety, whose members were so fortunate as to get back some of their money, though before quitting they had paid in 32 assessments of four dollars each.

The fire loss for August in the United States and Canada, as reported by the New York *Commercial Bulletin*, was \$9,055,100, as against \$9,009,100 for the same month in 1890, and \$11,153,850 in 1889. For the eight months of this year the aggregate is \$88,302,470, while for the same period in 1890 it was \$71,543,845, and in 1889 \$86,460,350. The interesting problem is, what will the remaining five months do for us?

The *Winnipeg Daily Tribune* has issued a neat souvenir edition, in colors, illustrative of the progress and condition of that thriving city. Several full-page illustrations of buildings and leading citizens, artistically reproduced from photographs, embellish the pages. In the well executed group of insurance men we note the face of General Agent Holloway, well known as the representative of several first-class companies.

Special attention is called to the notice printed elsewhere in this issue from the secretaries and local examiner for Montreal of the Institute of Actuaries of Great Britain, referring to the examination of candidates at the Colonial centers in April next, and the notice and fee required prior to December 31st. Mr. R. W. Tyre, Manager of the Northern, the local examiner at this place for Canada, will furnish any information not already possessed to interested inquirers.

The *Insurance and Investors' Magazine* puts the case in a nutshell about the assessment endowment orders when it says.—"Nearly all men and women like to gamble; not a few greatly enjoy stealing; the taking advantage of somebody else, the robbing of somebody; getting rich themselves out of some poor fool or some person whom they believe to be a fool. These human traits are the foundation of the endowment orders which came into life about four years ago, and are now coming to their death very rapidly."

PERSONAL MENTION.

MR. W. HAMILTON, inspector for the North American Life, of London, Ont., has removed his headquarters to Toronto.

MESSRS. A. W. MOORE & CO. have been appointed agents for Victoria and Vancouver Island of the British America of Toronto.

MESSRS. GOODWIN & WILKINSON of Vancouver, B.C., have been appointed general agents for the Ontario Mutual Life.

MR. J. B. MOFFAT, of Manchester, Eng., general manager of the Manchester Fire, is expected to arrive in Toronto in a few days.

MESSRS. MAJOR & PEARSON, of New Westminster, B.C., have been appointed general agents of the Phoenix of Hartford for the Mainland.

MR. GERALD E. HART, manager of the Phoenix of Hartford for Canada, has been visiting the Northwest and British Columbia in the interests of his company.

MR. THOMAS S. MARRS, London manager of the Liverpool and London and Globe, took passage last week, on Wednesday, for home, on the steamer "Majestic."

AMONG RECENT CALLERS were: Messrs. Charles Lees, of London, Eng.; James Boomer, Toronto; D. C. Edwards, Halifax; R. H. Matson, Toronto; and James Sautler, Toronto.

MR. FRED EVANS, of Wood & Evans, general agents of this city, has returned from Great Britain after a three months' absence. The air and good cheer of Old England evidently agreed with our genial friend.

MR. E. COZENS SMITH of London, general manager of the Imperial Fire, was in Montreal during the early part of this month. The success of the Imperial in Canada for the past few years has been phenomenal. Manager Lacy is evidently the right man in the right place.

MR. CHAS. POYAH, sub-manager of the Lancashire insurance company, has been appointed manager of the life department of the company; and Mr. D. Macfarlane, manager of the Birmingham branch, becomes manager of the fire department. Mr. Stewart remains the general manager of the company.

SINCE WRITING THE ITEM which appears in another column, we learn that Mr. J. B. Morissette, of Quebec, has resigned the Lancashire agency, and will retain that of the Citizens. Manager Heaton of that company says that he is not going to allow any company to take away his agents if he can help it.

WE ARE PLEASED to announce that Mr. D. M. McGoun, for sixteen years connected with Montreal branch of the Standard Life under Manager W. M. Ramsay, has been appointed manager for the company in the West Indies. Judging from Mr. McGoun's past record, the appointment is a good one, and we join his many friends in wishing him abundant success in his new field.

MR. W. G. BROWN, who is inspector in Ontario for the Phoenix of Hartford, has formed a partnership with Mr. Geo. P. Hanson, formerly with the Manufacturers' Accident insurance company, under the firm name of Brown & Hanson, in which capacity they will act as general agents for the Canada Accident insurance company, with headquarters at Toronto. We wish the new firm abundant success. Mr. Brown also retains the inspectorship of the Phoenix.

MESSRS. TAYLOR BROS., of this city, chief agents for the Caledonia insurance company, having determined upon an early retirement from the insurance business, we learn that Mr. Charles Lees, the London secretary of the company, is at present in Montreal, having in view the appointment of a successor. We can confidently say that the relations of Taylor Bros. with the company have been of the most amicable nature, and that their retirement is in accordance with the desire of the acting member of the firm, Mr. James W. Taylor. In this retirement the fraternity recognize the loss to the business of not only one of the oldest but one of the best underwriters in Canada. Whoever may become his successor may be congratulated on his connection with a company long known in Canada, strong in resources and vigorous in management.