

Since January 1st of this year, 16 United States fire insurance companies have voluntarily retired, all but two having re-insured in stronger companies. The aggregate capital held by these retiring companies was about \$2,900,000.

The Empire State Fire Insurance Company of Rochester, N.Y., has reinsured in the Royal. The company was organized in 1888, and at the close of 1890 had nearly \$15,000,000 of risks in force. Its premium income last year was \$156,759.

By the recent reinsurance of the Exchange Fire insurance company of New York, the Lancashire acquires a considerable amount of business. The amount of risks which the Exchange had in force on January 1st, last, was about \$30,000,000.

Owing to the annual session at Chicago of the Northwestern Fire Underwriters' Association on October 7 to 9, as before announced, the annual meeting of the Canadian Fire Underwriters' Association, to be held in this city, has been postponed until the 20th inst.

The grand jury of Suffolk county, Mass., has brought in an indictment of eleven counts against the "Royal Ark" assessment endowment humbug, and the Superior Court has enjoined the "Golden Grail," another of the tribe, from paying out any more funds. So they go.

As the result of the resignation of Mr. Harty of Toronto from the management of the Equitable Life, the territory represented by the Toronto and Winnipeg offices is to be consolidated and worked from Toronto. Mr. George Broughall, the Manitoba manager, comes to Toronto, and jointly with Col. G. F. Brophy will have charge of the entire field.

It is stated by the Weekly Underwriter that intimations are given out from the State insurance department, that the investigation of the New York Life insurance company by the department will be completed by the first week in November, and the result will be immediately made public."

The Royal Exchange Assurance Corporation of London has made the deposit of \$200,000 required, and commenced business in Massachusetts, with H. E. Darling as Boston agent. Mr. Robert Dickson of San Francisco, where the company has for some time operated, becomes the United States manager.

The sudden death of President Garrigue of the Germania Fire of New York is announced. It occurred on the 28th ult. at Vienna, Austria, whither he went two or three months ago in pursuit of health. The deceased was 69 years of age. He was the first secretary of the Germania and has been its president since 1866.

We learn from the San Francisco Call that the libel suit instituted in April last, against the editor and publisher of the *Coast Review* by the Mutual Benefit Life Association of New York—a notorious assessment concern—has been dismissed by the judge before whom the case came. That is the result we expected and predicted. We congratulate the *Review*.

The public school buildings of St. Louis, Mo., heretofore uninsured, have been insured recently for \$600,000 at a rate of 60 cents for three years. Meanwhile, Kansas City has committed the folly of discontinuing all insurance on its school property, for the loss of which, in case of fire, the members of the school board may be held personally liable, it is claimed.

The widow of Myers, who was killed several months since in this city by the colored man Reynolds who is in the penitentiary for the crime, has brought suit under an accident policy issued by the Travelers for \$2,000. The courts have already determined that, so far as Reynolds was concerned, the killing was not an accident. We shall watch the progress of this case with interest.

The result of the investigation into the falling of the large building in Park Place, New York, a few days ago, is decidedly "mixed." Some of the expert evidence at the coroner's inquest, favoring the explosion theory, is very sharply criticized. In one thing all seem agreed, viz., that a better system of building inspection is badly needed. It looks now as though the insurance companies would be held liable for the loss.

The decision of the Superior Court in this city, in favor of the claim of Leclaire against the Glasgow and London insurance company for \$220, has been reversed by the Court of Appeal. Leclaire claimed the above on a policy transferred by him to another party, who after a fire occurred settled with the company for the face of the policy less the above amount. The company is held not liable by virtue of the co-insurance clause.

A committee of the Fire Underwriters' Association of San Francisco has reported a set of regulations to govern adjusters' charges, the substance being that the minimum charge shall be \$15 per day and expenses. Where the adjuster acts for more than one company, the per diem and expenses are to be charged to each in the proportion that its insurance bears to the total of the companies which he represents. The rules are to be further considered.

Just what connection exists between the evangelization of the world and insurance brokerage it would puzzle most people to tell. We see, however, that the organ of the Salvation Army, the *War Cry*, announces that that unique organization will hereafter place insurance with the various companies for "our soldiers and friends." Verily, the Salvation Army undertakes a good deal when it proposes to go into the insurance business for the benefit of its friends in both worlds.

Among recent callers on the CHRONICLE were: Messrs. J. G. Thompson of the Lancashire, Toronto; M. Flanagan, Kingston; Seneca Jones, Hamilton; C. D. Cory, Halifax; C. C. Hine, New York; A. Bates, secretary Union Mutual Life, Portland, Me.; G. M. Greer, Halifax; Charles Lees, London; Frank Gillott, Ottawa; S. M. Kenny, Hamilton; W. T. Standen, actuary U. S. Life, New York; E. L. Temple, St. John, N.B.; J. B. Cook, Waterloo; A. Dean, Toronto.

A Warning to procrastinators.—A warning to those who delay life assurance protection for their families is found in the case of the late Mr. Dussault of Quebec, a prominent tobacco manufacturer. The agent of one of our Canadian companies had persistently canvassed Mr. Dussault, and finally induced him on September 22 to sign an application for a \$20,000 policy. He was to be examined next day, but for the best of reasons failed to keep the appointment. At about seven o'clock on the preceding evening he was stricken down by apoplexy in his store, and by half past eleven was dead. If he had not delayed so long his family would presumably have been better off by \$20,000, for even a week before his death he would probably have been accepted. Fortunately for them, Mr. Dussault had \$10,000 in the Equitable taken last year.