

Accident companies must entertain a low opinion of the intelligence of workmen, if we may judge by the cases of almost incredible folly that are reported. A machinist at the Massey-Harris works, Toronto, recently put his hand in a moving cog-wheel to stop a machine, and lost most of his fingers. He sued the company for damages, but it was proved to have been a case of gross recklessness, so the case was dismissed.

The Fire Underwriters of Victoria, B.C., held their annual meeting on 17th Oct. The deficient fire protection of the city was complained of, as nearly all fires there are total losses. The corporation tax was discussed, but opinions varied as to whether the better course would be to retaliate by raising rates, or to endeavor to secure relief by "moral suasion,"—a very flimsy reed to lean upon. The true course is to fix such rates as will enable the tax to be paid without any further trouble or loss, as already Victoria business does not allow profit enough to pay such a tax. The organization will in future be known as the "Victoria Board of Fire Underwriters." The yearly statement of claims to 30th Sept. for Victoria city and district was over \$25,000, which is three times as much as the average of the few years before 1892.

The Lancashire is in process of reorganization in the States by Manager Digby Johnson. Four departments will be formed, the Eastern, Western, Southern and Pacific Coast. Each of these will be independent, and report direct to the head office, Manchester. Mr. Daniel Winslow will take charge of the western department, at Chicago, with Mr. J. C. Corbett as assistant manager. Mr. Litchfield will remain in control of the eastern section, in New York, who will have Mr. J. A. Stoddard, assistant general agent of the New York Underwriters' Agency, as his assistant. The Southern head quarters are not fixed yet, but New Orleans, Louisville and Atlanta are named. The Pacific Coast department will include Montana. Mr. Litchfield will be in charge of the company's finances in the States. Mr. Johnson is now completing arrangements to enable him to sail for home in time for a Christmas dinner.

Data in reference to the rejected applications of his own company were laid before the Insurance Congress at Chicago by Dr. Hanill of the Prudential. The results were arrived at by following the lines we have previously indicated as useful in such enquiries as those relating to the subsequent fate of lives which were rejected on medical grounds. With a slight change, to adapt it to our columns, we present the table read before the Congress, as follows:

RECAPITULATION—BY YEARS.

Year.	Number rejected.	Subsequent deaths.	Years in which death took place and No.		
			1888-89	1890-91	1892-93
1888	1,175	309	99	126	84
1889	2,454	397	54	224	119
1890	2,710	420	244	176
1891	2,478	311	83	228
1892	4,225	195	195
Total.	13,042	1,632	153	677	802

Of those rejected, the ages at death were as follows: under 21 years, 189; between 21 and 30, 235; between 31 and 40, 234; between 41 and 50, 284; between 51 and 60, 409; over 60, 281. The average age at death of those rejected was 43 years and 7 months. The fatalities which most strongly confirmed the medical forecasts were caused by consumption and bronchitis, 25 per cent. of those rejected for these causes having died within four years from date of examination. The largest number of rejections was of those affected with heart disease, who numbered 22.30 per cent. of the whole.

A Novel Experience.—A junior clerk in one of our life companies had an experience the other day which he is not likely to soon forget. By some carelessness, a bunch of fifty-four applications found its way to the waste-paper basket, and from thence by way of the scavenger's wagon to the great dump outside the city limits. They were missed next morning, and—well, the said clerk and the company's janitor are now in a position to supply pointers to the newspapers regarding the condition of the city dump and the pleasures of a scavenger's life. Fortunately, after turning over rubbish for a day and a half, the documents were found in a rather dilapidated condition, and serious consequences were averted! But had they not been recovered, their loss would no doubt have been felt in one department or another of the company's business during every year of the next quarter of a century, if not longer.

HOW A LITTLE MONEY PAYS DEBTS:

The following illustrates the value of keeping currency in circulation.

After the panic of 1873, I visited, said an American banker, a not distant town of moderate size, and merchant of the place gave me this: "For a week or ten days during the panic, business here came to a standstill. We did absolutely nothing. One day we received a \$100 bill by express from a distant town, with directions to credit it upon the open account of the sender. We looked at the \$100 bill with interest and curiosity. After conferring together we concluded to send it to Mr. A., to whom we owed a small amount, knowing that he was in need. About 3 o'clock in the afternoon a wagon-maker in the village came into our office with a broad smile on his face, and said: 'I am glad to pay you \$100 on account. It is the first money I have seen in a good while.' We took the money, and discovered it to be the same note we had received by express in the morning. We asked him where he got it, expecting he would reply that he received it from Mr. A., to whom we paid it. He told us he had received it from Mr. B. We then followed the history of the note back, and found that it had liquidated six other debts of \$100 each during the day, and in the afternoon it had come back to us, liquidating another debt of \$100. We still had the note for fresh operations the next day."

PERSONAL MENTION.

MR. E. L. PHILIPS, special agent of the British America Assurance Co., at St. John, N.B., was in Montreal on Oct. 20th.

MESSRS. R. STRANG and J. H. Brock, of Winnipeg, were present at the annual meeting of the Canadian Fire Underwriters' Association in this city.

MR. GILBERT R. KEARLEY, for some years in Boston, has accepted a position as inspector for Mr. E. D. Lacy, of this city, manager of the Imperial.

MR. D. RUSSELL JACK, agent of the North British and Mercantile Insurance Co., at St. John, N.B., favored the CHRONICLE office with a call when here last week.

MR. DAVID SMITH, of Quebec, agent of the New York Life, was in Montreal on 30th ult., on his return from visiting the head office of the company at New York.

MR. J. HERBERT WRIGHT, general agent at St. John, N.B., of the Ontario Mutual Life, goes to Portland, Me., on 1st inst., as manager for that district of the Northwestern Mutual Life of Milwaukee.