

THE OCTOBER FIRE LOSS.

The fire loss of the United States and Canada for the month of October, as compiled from the records of the New York *Journal of Commerce*, shows a total of \$14,932,750. These figures show an increase of a million and a quarter over the record of October last year and nearly a million over that of October, 1911. The following table gives a comparison of the losses by fire during the first ten months of this year, together with the same time in 1912 and 1911, also the losses by months for the balance of those years:

	1911.	1912.	1913.
January	\$21,922,450	\$35,653,150	\$20,193,250
February	16,415,000	28,601,650	22,084,600
March	31,569,800	16,650,850	17,511,000
April	17,670,550	16,349,400	16,738,250
May	21,422,000	21,013,950	17,225,850
June	20,691,950	16,103,450	24,942,700
July	25,301,150	15,219,100	20,660,900
August	12,662,650	14,158,800	21,180,700
September	11,333,250	13,779,300	17,919,300
October	13,946,000	13,651,650	14,932,750
Total 10 months	\$192,933,800	\$191,081,300	\$193,389,300
November	18,680,600	16,172,300	
December	22,722,850	17,967,000	
Total for year	\$234,337,250	\$225,320,600	

During October there were 277 fires in the territory included in the record, which in each instance caused an estimated property damage of \$10,000 or over.

The losses of importance in October were practically all on well insured property, says the *Journal of Commerce*, and 1913 will clearly be a bad year for fire underwriters. It is expected that several fire insurance companies will retire from business before the year's end as the drain on surpluses from excessive losses has been abnormal in 1913.

ITS AN ILL WIND—

The truth of the old proverb is being rather grimly illustrated just now in Great Britain, where it appears the accident companies who sell policies in the form of tickets covering the risks of single railway journeys are experiencing quite a rush of business of this character as a result of the recent epidemic of serious railway disasters. Appearances notwithstanding, says one of the English insurance journals, it would seem that public alarm is premature; and it is evident that the accident insurance companies are not persuaded that railway travelling is attended with more danger than formerly. Benefits under their contracts have been largely extended, for whereas twenty years ago the amount paid in case of death of the holder of a twopenny (four-cent) ticket for a return journey was £100, the sum now assured for the same premium has increased to £250. Similarly in respect to disablement allowances the benefits have been extended, £8 a week being now paid where formerly only £6 was granted. Even if the rush for tickets to cover risk in train travelling be solely ascribed to an attack of "nerves," on the part of the passengers, continues this comment, it is a symptom which can only be commended. "Nerves" that induce the effecting of such an inexpensive and ready method of indemnity against financial loss following a mishap, would in most circumstances be interpreted as level-headed caution. The causes for the many

recent railway mishaps are yet subject of enquiry, and it is to be hoped that the public mind will not allow these matters to pass away as a nine days' wonder until most searching investigations have been made. Whether the failure of a system or the unforeseen and momentary breakdown of the human machine be responsible, a remedy must be found, and the shaken confidence of the public restored. Meanwhile the sensible traveller will never omit to make "assurance doubly sure" by securing accident insurance protection before starting upon a journey.

CONFEDERATION LIFE ASSOCIATION.

In the course of an interesting appreciation of the Confederation Life Association, the London *Insurance Record* says:—"No doubt the agents of the Company are greatly assisted in their work by the up-to-date contracts offered by the Confederation, e.g., non-profit policies at very low rates, convertible term policies, giving the assured the privilege of transferring without medical examination to one of the life or endowment plans, a "Four-per-cent. Guarantee Policy," and other taking schemes. The Company also submits special attractions to annuitants, in the shape of liberal rates (which have been recently revised in favour of the purchaser); it has some novel plans designed with the idea of ensuring to the annuitant a remunerative investment even in the event of early death; while, following the most approved modern practice, the directors are now ready to quote special terms for impaired lives. That the Company's wares are widely appreciated is plainly enough indicated by the new business statement for 1912."

MONTREAL INSURANCE BOWLING ASSOCIATION.

The 1913-14 season of the Montreal Insurance Bowling Association opened last night under circumstances which promise a highly enjoyable and successful period. Thirteen companies are this year members of the Association, these being as follows:—Atlas, Caledonian, Commercial Union, Employers' Liability, Guardian, London and Lancashire Fire, Northern, North British, Palatine, Royal Exchange, Royal, Queen, and Yorkshire. The officers are:—Patron, Mr. Randall Davidson, North British and Mercantile; honorary president, Mr. William Mackay, Royal; president, Mr. H. H. Trudeau, Royal; vice-presidents, Messrs. J. O. St. Pierre, Atlas, and A. M. Sowdon, Northern; secretary, Mr. J. A. Binette, Commercial Union, and treasurer, Mr. J. R. Ranger, Guardian. Games are played on the alleys of the Club Athletique Canadien, St. Catherine East.

A dog insurance company, *La Canine*, founded in Paris not long since, was unsuccessful, but, according to *L'Argus*, several of the French accident insurance companies now grant insurances against the deaths of or injuries to dogs and the claims of third parties. The last mentioned responsibility includes, *inter alia* claims upon the owners owing to bites and for damages caused by dogs which purposely jump and bark in front of motors and by so doing often lead to accidents.