TAXES FOR FIRE MARSHALS.

With reference to the summary of the taxation upon insurance companies in Canada, appearing in our issue of July 14th (page 795), it may be added that in various provinces there are taxes not included in this list imposed upon the fire companies for the purpose of maintaining a Fire Marshal's or Fire Commissioner's office. These provincial taxes include the following:—

Ontario—One-third of one per cent, of gross premiums. Insured in unlicensed or unregistered companies have to pay one per cent, upon the gross amount of loss claimed upon or paid. Unexpended balances are to be carried forward and the following assessments upon the companies correspondingly reduced.

Manitoba—One-third of one per cent. of gross

Saskatchewan—One-third of one per cent. of premiums, less return premiums and cancellations. Those insuring with unlicensed companies have to pay the same tax. Unexpended balances are to be carried forward, and the following assessment upon the companies correspondingly reduced.

Alberta—One-third of one per cent, upon the companies' net premiums.

QUEBEC—One-quarter of one per cent of the amount of gross premiums or assessments collected in the province.

In addition to these provincial taxes for the maintenance of Fire Marshals, some of the municipalities (e.g. Montreal), impose taxes for the maintenance of Fire Commissioners.

The National Life of Canada reports having had another record month in July, approximately \$1,000,000 of new business having been written during the period.

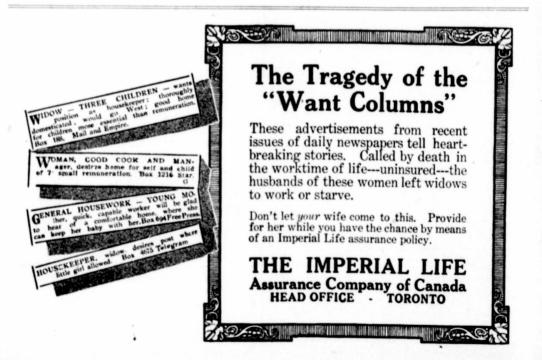
ROYAL AFCANUM DIFFICULTIES

The Supreme Council of the Royal Arcanum has been in session at Saratoga Springs, N.Y., this week considering the question of the proposed increase in rates. An increase is regarded as inevitable by the executive, as death claims and expenses are exceeding the premium income and the surplus will not long stand the drain. A tabulation of the Royal Arcanum's mortality experience for the ten years ending with 1914 shows that the group of older members, the largest in the order, had withdrawn in claims over \$25,000,000 more than their premiums during that period, the deficiency being taken from the excess contributions of the younger members. A valuation for 1915 showed a deficiency of over \$30,000,000, with a ratio of assets to liabilities at the close of the year of 85.5 per cent.

The Royal Arcanum is licensed in the province of Quebec and at December 31st, 1915 had certificates in force in the province of \$4,036,500. Claims paid in the province last year were \$68,000 and income in the province, \$62,299.

DEATH OF MR. D. W. ALEXANDER.

Mr. David W. Alexander, manager for Canada, London Guarantee & Accident Company, died suddenly at his Toronto home on Tuesday afternoon from heart trouble. Mr. Alexander had been at his office in the morning and returning home to lunch, was immediately afterwards stricken with a fatal attack. A Scotchman by birth, he was formerly well known as a leather merchant, and after retiring from this business became associated with the London Guarantee & Accident.



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