

MR. A. K. BLACKADAR, of the Insurance Department at Ottawa, is making his annual official examination of the insurance companies in Montreal.

MR. F. W. GATES, Jr., has been appointed agent for the Royal at Hamilton in succession to the late David McLellan. Mr. Gates also retains the agency of the London Assurance.

MR. G. W. GIRDLESTONE, of Winnipeg, has been appointed general agent of the Guardian for Manitoba and the N. W. Territories. Mr. Girdlestone has for some years had the Winnipeg local agency of the company.

MR. H. PERLEY, of Messrs. Chubb & Co., St. John, N.B., was in Montreal last week, and favored the CHRONICLE with a call. Messrs. Chubb & Co. are general agents at St. John for the City of London Fire insurance company.

MR. F. A. KING, for the past five years the representative of the New York Life for Nova Scotia, has become connected with the Equitable Life in the Maritime Provinces, where the well-known firm of Edwards & Fielding are managers.

MR. JOHN F. ELLIS, managing director of the Manufacturers' Life and Accident, was in the city last week attending a meeting of his local board and to look after some agency arrangements, accompanied by Mr. J. K. McCune, inspector of the company.

MR. WALTER KAVANAGH has been appointed resident agent in this city for the Eastern of Halifax. Mr. Kavanagh also represents the Scottish Union and National and the Norwich Union, and will no doubt transact a good business for the Eastern, for he is a hustler. No better arrangement could have been made.

WE REGRET TO LEARN of the death of Mr. D. H. Macgarvey, resident secretary at Halifax of the Canada Life. Mr. Macgarvey was highly esteemed not only by the company which he served long and faithfully, but by all who knew him. His straightforward and honorable dealings were universally noted.

BANQUET TO MR. P. H. SIMS.—The esteem in which Mr. P. H. Sims, for many years the secretary and manager of the Mercantile Fire of Waterloo, is held by his fellow-citizens and insurance associates was demonstrated on the evening of the 18th ult., when a largely attended farewell banquet and testimonial was tendered him at Waterloo on the eve of his departure for Toronto to assume the management of the Canadian department of the British America. A large number of guests not from only Waterloo but neighboring towns was present, while letters of regret were read from as many more who could not attend. Mr. I. E. Bowman, V.P., president of the Mercantile, presided, assisted by the president of the Waterloo Mutual, Mr. Charles Hendry, and Ex-Mayor Geo. Moore of Waterloo. Among those present were Mr. James Lockie, who succeeds Mr. Sims; Mr. J. B. Hughes, inspector of the Etna; Thos. Hilliard, manager of the Dominion Life; Mr. W. H. Riddell, secretary of the Ontario Mutual Life; and T. S. Arnold, inspector of the British America. Numerous toasts followed the excellent banquet, ably and wittily responded to, led off by "The Guest of the Evening," when President Bowman in a happy speech presented Mr. Sims with an elegant gold watch, the gift of the directors of the Mercantile insurance company. The response by Mr. Sims was felicitous and full of feeling. The gathering, in its inception and execution, was a pleasant one, and a well deserved tribute to a worthy man, who will assume the duties of his new position, conscious of the cordial esteem in which he is held by those who know him best.

MR. JAMES HAMILTON, for some time past the assistant secretary of the Fire Insurance Association of London, has been appointed sub-manager of the company.

MR. GEO. S. LYON and P. TURNER WILSON have been appointed resident agents at Toronto of the London Assurance. Mr. Lyon has been for some years Toronto agent for the Agricultural of Watertown. Mr. Wilson is a chartered accountant, and has been a resident of Toronto for some time past. He will prove to be a most efficient office hand. These gentlemen should make a good team.

THE DEATH OF Mr. Alexander Glen Finlaison is announced as having occurred on the 7th ult. at London, at the age of 86 years. Mr. Finlaison was one of the founders of the Institute of Actuaries, and well known as the author of tables of mortality based on the experience of the friendly societies and also tables applying to annuitants. He was for a long time Government actuary, as was his father, John Finlaison, before him.

## Legal Intelligence.

### FIRE INSURANCE.

PENNSYLVANIA SUPREME COURT, Jan., 1892. *King vs. German Fire Insurance Co.* Use of building.—Violation of policy conditions.—Use of benzine.

In this case the property insured was a canning factory on which the policy expired on the 10th of October, 1889. At this time the factory was not in operation, work for the season having ceased. On the above date the company renewed the policy on condition that the building during the next six months was to be used for storage only. On October 15th a fire was built under the boilers to clean out the pipes and machinery, in connection with which a small quantity of benzine was used. On the same night a fire occurred. The company denied liability, on the ground that the use of the boilers as stated and also the use of benzine was in violation of the conditions of the policy. The court *Held*:—

1. That such a slight and brief violation of the terms of a policy of fire insurance for the necessary work incidental to the preservation and care of machinery, and the proper use of benzine on the premises insured for the purpose of cleaning machinery, was not such a habitual storage of the prohibited article as to vitiate the insurance.

2. That a stipulation in a fire insurance policy that the premises insured shall be used for storage only is not violated by the building of a fire under a furnace on the premises to clean the water from the boiler and pipes.

The company was therefore held liable.

## MUNICIPAL DEBENTURES.

### GOVERNMENT AND RAILWAY BONDS.

### INVESTMENT SECURITIES.

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