INSURANCE NOTES & NEWS

The Canada Life will erect at Edmonton an eight-storey steel and terra-cotta building on their property at First and Rice streets.

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The Acadia Fire announces the appointment of Mr. L. S. Baker as branch manager for Western Canada with headquarters at Winnipeg.

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The Yorkshire Insurance Company has acquired a controlling interest in the London Provincial Marine and General Insurance Company.

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The troubles of assessment life organizations will be still further increased by the decision of the Supreme Court of Minnesota that their contracts do not authorize the levy of an assessment to pay losses that may be anticipated to occur in the future, that any assessment levied to create a fund out of which to pay future losses is illegal, and that failure to pay such assessment is no valid cause for the forfeiture of a contract.

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This decision obviously renders it impossible for an assessment organization to maintain anything more than an inconsiderable balance, if any balance at all, in its mortuary fund. It would seem to render illegal the general practice of levying a regular monthly assessment, unless it were required to pay death claims already incurred, and thus necessitate the payment of assessments varying in amount at regular intervals. Under such conditions, fraternals conducted on the assessment plan will have a hard time in preventing lapses whenever a number of deaths occur within a comparatively short space of time.—Boston *Standard*.

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From information recently compiled by *Safety Engineering*, New York, the fact is disclosed that $10,000,000 have been wasted in less than five years through fires which have occurred in over 500 country dwellings and clubhouses.

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The best, and only permanent corrective for adverse and hostile opinion and legislation is education concerning fire insurance, its purpose, economic scope and necessary methods, the reason for the several policy conditions and an understanding of the conservation work done by the insurance companies in the regular conduct of their business.—*George W. Babb.*

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Mr. Frederick L. Hoffman, in presenting statistical data regarding cancer, which it is conservatively estimated will account for 75,000 deaths in the continental United States this year, emphasises the practical importance of this disease as a life insurance problem and urges the advisability of active co-operation on the part of life insurance companies in the proposed campaign against cancer, and the intended education of the public in the menace of the disease, the earliest possible symptoms of cancer occurrence, and the imperative necessity of operative treatment in the earliest ascertainable stage of the disease.

Forty-three life insurance companies in Canada and the United States have contributed their date for the purposes of the medico-actuarial investigation, the second volume of whose report is about to be published. The investigation is to determine the influence of occupation, family history, build, personal history of impairment, and habitat upon the mortality among insured lives. The first volume of the report, published last fall, dealt with the following:—Report of the methods and scope of the investigation; new tables of height and weight for men and also for women; rates of mortality to be used as a standard in obtaining the expected deaths in the several groups to be studied.

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Mr. John A. Kelly is retiring from the position of joint manager of the General Accident Assurance Corporation in the United States, retaining the general agency for the State of New York and part of New Jersey as the John A. Kelly Company, and becoming general attorney for the United States. Claude Norie-Miller becomes sole manager of the United States branch. General Manager F. Norie-Miller of the General Accident states that Mr. Kelly when accepting the position of joint manager stipulated that it could only be for a short period so as to assist in the reorganization of the business necessary upon the change of management in 1911, and he had rendered a valuable service in that direction.

A FIRE PREVENTION PROGRAMME.

The National Fire Protection Association, assembled in annual convention in New York last week, adopted the following resolutions as a programme of reforms to be pushed along during the coming year:

"We call upon all cities and towns to adopt proper building codes, which will demand safe conditions and the use of fire-resisting construction in congested districts.

"We call upon all State and municipal authorities to enact legislation covering the safe transportation and storage of inflammable oils and explosives.

"We call upon all State and municipal authorities to enact legislation which will require the investigation of all fires by public officials.

"We call upon the public to bring about a safe and intelligent celebration of Independence Day.

"We call upon the proper authorities to prohibit the manufacture and sale and use of the snap match, and require the universal adoption and use of the safety match.

"We call upon the proper authorities to require the introduction of automatic fire extinguishing apparatus in all commercial establishments and city blocks.

"We call upon the proper authorities to enact legislation so that all buildings in which people congregate, such as churches, schools, theatres, factories and hotels, shall be so constructed and equipped that the people within them shall be safeguarded.

"We call upon the press for its support, which has been so freely extended to us in the past, in keeping its columns open for the dissemination of literature, to the end that the fire waste may be kept within reasonable bounds.

"And finally, we call upon the public, from the greatest to the least, to use its individual efforts in the great cause of furthering the 'Gospel of Fire Prevention and Fire Protection.'"