

## NOTES AND ITEMS.

The year 1887 has proved a pretty hot one for many fire offices.

Mr. A. James, of Farmersville has been appointed General Agent of the Sun Life Assurance Co. for Leeds County, Ont.

Mr. Erastus Wiman has kindly sent us a couple of pamphlets of the "Commercial Union" series which that gentleman has so seriously at heart. He will please accept our thanks for his attention.

Mr. J. T. Paterson has been appointed Assistant General Manager of the Mutual Reserve Fund Life Association, and will take the active management for the Province of Quebec, making Montreal his headquarters. General Manager "Verb. Sap." has a good assistant.

A new Life Insurance Co. A charter has just been issued to a new life insurance company, under the name of "The Commercial Life Insurance Co." of New York, the capital to be \$100,000, and the business to be transacted on the natural premium plan. The company expects to commence business immediately.

Mr. G. W. Girdlestone, general agent at Winnipeg, has made a handsome profit for his companies in Manitoba and the North West Territories during the past year. The loss ratio of one of them being only about 20 per cent., and that of the other about 35 per cent. The North West has been a profitable field for the companies transacting business there of late years.

Amendment to the Dominion and United States Extradition Treaty. A proposition is now before the Judiciary Committee of the United States Senate to amend our extradition treaty so as to include manslaughter, burglary and embezzlement. A list has been made for the use of the Committee, showing the thieves who have taken refuge in Canada; the amount taken by these boodlers was \$3,842,570.

Beautiful, but—"On a farm," says Col. Ingersoll, "man goes into partnership with Nature. He lives with flowers and trees; there is no frightful strain upon his mind; the nights are filled with sleep and rest; he watches his flocks and herds on the green slopes; he hears the pleasant rain falling upon his corn, and the trees he planted in youth nestle above, while he plants others for his children yet to be." This sounds beautiful. It is beautiful, and yet it lacks something for completeness. It should be added a suicide is fully three times more popular among farmers than among any other class of people within the boundaries of civilization.—*Insurance, N. Y.*

Opera Comique, Paris.—The ex-managing director of the Opera Comique, burned last summer, has recently been sentenced by the Correctional police to three months' imprisonment and a fine of \$40. This, however, is but a small part of what he will have to pay for culpable negligence, to several parties who lost relatives in the fire, which altogether will amount to some thousands of pounds, thus making the penalty a very severe one. The fireman André, who was standing near by where the fire broke out, and made no effort to extinguish the flames, has been sentenced to one month's imprisonment, all of the other parties connected with the Opera have been discharged. What about the Exeter horror?

Who is going to be appointed agent for the Queen at Toronto?

Mr. G. Hurst has been appointed General Agent of the Sun Life Assurance Company for the Counties of Renfrew, Ont., and Pontiac, Que., with headquarters at Pembroke.

The *Insurance World*, Pittsburg, in its issue for Dec., 1887, gives some four well executed portraits of some of the leading underwriting lights of that city, which do credit to the enterprise of that wide-awake journal.

The New York Life paid the claim under the policy of the late James G. Bellhouse, \$10,000, who was insured on the Return Premium plan, with the premium paid thereon returned, amounting in all to \$11,189.20, within seventeen days after the proofs of loss had been received.

Which Company is it?—We note an advertisement in one of our city papers, to the effect that parties having fire insurance risks to place "can make arrangements as regards remuneration for the placing the same with a leading English Fire Insurance Company."

Central Experimental Farm. A series of pamphlets emanating from the Department of Agriculture, in which matters of interest to the farmer are discussed. The December issue upon the "Vitality of seeds," is at hand. It will doubtless be highly appreciated by those for whom it was intended.

Buckets of Water.—The fact that 1,569 fires out of 2,415, which occurred in New York city last year, were extinguished by buckets of water, shows the good resulting from watchfulness on the part of the owners and tenants of property, employees of stores, manufacturing establishments, etc. It also illustrates the propriety of keeping buckets full of water always at hand in the latter places.

Among the Callers at the office of THE CHRONICLE during the last few days were: Messrs. W. H. Holland, Toronto; R. H. Matson, Toronto; James Sautler, Toronto; I. A. Mill, Ottawa; Wm. H. Hellyar, Brandon, Man.; Joseph S. Belcher, Halifax; A. D. G. VanWart, St. John, N. B.; Jas. O' Cain, St. Johns, Que.; Theodore VanWart, St. John, N. B.; John M. Henderson, Brockville, R. Junkin, Brockville, and others.

A Prominent English Lawyer thus reviews the Canadian Civil Code of Lower Canada, which he says as to insurance, almost corresponds with English law, and is a good summary thereof; the objections to creditors' and similar policies are met by Article 2592, which is as follows: "The measure of the interest insured in a life policy is the sum fixed in the policy, except in the cases of insurance by creditors, or in other like cases, in which the interest is susceptible of exact pecuniary measurement. In these cases the sum fixed is reduced to the actual interest."

Defunct Co-operative certificate holders brought to grief. The first of a series of suits brought by the Receiver of the late New Era Life Association, to make delinquent certificate holders liable for \$60,000, due the heirs of deceased members, has been won by the Association, and it looks very much as though all other suits pending would be adjudicated in like manner.

The New Era Life was chartered in 1875, and had an auspicious beginning. Five years later disintegration began and in 1885 the Receiver was called in (Joshua A. Wiestling). Joshua commanded the old members to square their accounts; they refused, Joshua brought suit, and the above is the result.—*Investigator, Chicago.*