

writing, commensurate with its high standing. Mr. J. Gardner Thompson has occupied the position of Canadian manager since 1903, aided in recent years by Mr. Lewis Laing as assistant manager, and in the period of his management the Company's Canadian business has made great strides, the premium income having been more than tripled since 1902. Careful underwriting during these twelve years has resulted in very handsome profits to the Company, and they are to be congratulated on the marked success which has attended their operations in Canada. Last year, the Liverpool and London and Globe received cash for Canadian premiums, \$1,383,305 and paid losses of \$902,101. Additionally, a large fire business in Canada is transacted by the Liverpool-Manitoba Assurance Company, which is owned by the Liverpool and London and Globe. Last year premiums received were \$419,495, and losses paid \$250,558. Accident business in Canada is transacted through the medium of the Globe Indemnity Company of Canada, formerly the Canadian Railway Accident Insurance Company, of which Mr. John Emo, a veteran in the Canadian accident business, continues as general manager, a position which he has occupied for many years since the original establishment of the Company.

The Liverpool and London and Globe has recently acquired control of the Hamilton Fire Insurance Company, which they will operate on tariff lines. This is further evidence of the aggressive and successful management which is characteristic of this great Company, not only in Canada but throughout the world.

MUTUAL LIFE OF NEW YORK'S TRAVEL RIDER.

The Mutual Life of New York has adopted the following travel rider to be attached to all applications made to the company for new insurance:

1. I am a citizen or subject of
2. I am not a member of any military or naval organization in any capacity and am not subject to military, naval or reserve duty in any country except as follows:

3. I have no intention of enlisting in any military or naval organization of any country or of engaging in work as a civilian in any capacity whatsoever in connection with actual warfare except as follows ..

4. I do not contemplate travelling in foreign countries except as follows: (State fully the countries to be visited and the routes to be taken).

5. I agree that any policy the company may issue upon this application shall contain the following clause instead of the clause agreed to in question No. 8 of the application for the policy:

This policy during the first two years of its existence does not insure against death due directly or indirectly to a state of warfare or to insurrection; in case of death so resulting, the policy shall be null and void, and the company shall not be liable for any payment thereunder except for the return of the amount paid as premium. The clauses on the first page of this policy entitled "Residence and Travel" and "Occupation" remain in force, except as hereby modified.

Mr. T. Bradshaw, of Toronto, has been elected a fellow of the Casualty and Actuarial Statistical Society of America.

THE MAY FIRE LOSS.

The losses by fire in the United States and Canada during the month of May, as compiled from the carefully kept records of the New York Journal of Commerce, aggregate \$11,388,450, as compared with \$15,507,800 in May last year and \$17,225,850 in 1913. The losses for the first five months of 1915 show a decrease of over twenty-two million dollars as compared with the record for 1914. The following table gives a comparison of the losses by fire for the first five months of this year with those of 1914 and 1913, together with the monthly loss for the balance of 1914 and 1913:

	1913.	1914.	1915.
January.....	\$ 20,193,250	\$ 23,204,700	\$ 20,060,600
February.....	22,084,600	21,744,200	13,081,250
March.....	17,511,000	25,512,750	18,786,400
April.....	16,738,250	17,700,800	18,180,350
May.....	17,225,850	15,507,800	11,388,450
Total 5 months..	\$ 93,752,950	\$ 103,670,250	\$ 81,497,050
June.....	24,942,700	29,348,000	
July.....	20,660,900	17,539,800	
August.....	21,180,700	11,765,650	
September.....	17,919,300	14,383,050	
October.....	14,932,750	14,004,700	
November.....	15,207,600	21,372,750	
December.....	16,126,450	23,507,150	

Total for year... \$ 224,723,350 \$ 235,591,350

There were few fires during the month just passed which involved much value and none of a sweeping character. Only seven were credited with a loss of \$200,000.

The above figures are a decided relief to fire underwriters, remarks the Journal of Commerce. The decrease of twenty-two millions in the losses for the first five months of this year raises the hope that even should 1915 repeat during the last few months the record of 1914 there would still be a better result for the entire twelve months. May losses were free from anything of the nature of a conflagration, and were widely distributed throughout the country, no section suffering unduly.

HALIFAX INSURANCE MEN UNDER ARMS.

Cyril W. Fraser, of the Acadia Fire of Halifax, has gone overseas for active service with the medical corps of the Twenty-fifth Battalion.

The following insurance men from Halifax are also doing service as follows: Lieutenant-Colonel W. E. Thompson, A.A.C., Halifax; Major H. F. Adams, Commandant Prisoners of War and Superintendent of Detention Barracks, Halifax (Sixty-Third Regiment); Major A. W. Duffus, First Royal Canadian Garrison Artillery, Halifax; Quartermaster E. L. Miller, First Royal Canadian Garrison Artillery, Halifax; Captain John McFatriage, Sixty-Sixth Regiment, Halifax; Captain E. K. McKay (Acadia Fire of Halifax), Adjutant Sixty-Third Regiment, Halifax; Lieutenant Gordon Metcalfe, First Royal Canadian Garrison Artillery, Halifax; Lieutenant F. B. Sharpe, First Royal Canadian Garrison Artillery, stationed at St. Lucia, West Indies.

It is noted by the Insurance Age that fire companies are avoiding underwriters' agencies in the States, and that when a small company is purchased by a large company, the plant is taken over in its entirety and worked under its own name.