

Mr. Thomas Roy, has been appointed Agent at Quebec for the Royal Canadian. His brother Mr. Odilon Roy, now deceased, formerly represented the Company.

The *Chronicle* will please accept our thanks for a copy of its very valuable Fire Tables for nine years, 1875-1883. The facts contained therein will be found of great value.

Mr. T. Hiam, Sub-Agent for Montreal and district, of the Imperial Fire Insurance Company, has returned from Great Britain after an absence of two months, apparently much improved by his trip.

The **Tariff** for Montreal is now completed, and will go into effect on the 12th of May. Much thanks is due to those gentlemen who prepared the tariff, considerable time and labor was devoted to it.

Mr. Thomas Craig, late President of the Exchange Bank, is still in New York, and is about to enter into partnership with G. D. Wells, formerly of Montreal, as agents of the Mutual Reserve Fund Life Association of New York.—*Star*

Mr. W. M. Ramsay, Manager of the Standard Life Assurance Company, has our deep sympathy in his bereavement on the death of his eldest son, which took place at his residence in Montreal on the 13th inst., at the age of 18 years.

The **Fire Underwriters Association** of the Northwest has invited Mr. M. Bennett, jr., manager of the Scottish Union and National and Lion Fire Offices, to deliver the Annual address at Chicago next fall. We may expect a good address.

Life Insurance Agents continue to malign rival companies. This is a contemptible, dishonorable and miserable way to get business and injures life insurance generally. There is plenty of room for all the Companies, only a small proportion of the insurable lives are insured.

The **Leading Insurance Brokers** of Philadelphia have entered into an agreement not to divide commissions with the assured, and stipulated with the companies that no risks shall be accepted by them unless tendered by members of the Brokers' Association.

According to the *Chronicle* fire tables the aggregate insurance loss for the nine years 1875-1883 in Canada was \$38,282,028, and for the same period in the United States it amounted to \$382,990,095, making a total for Canada and the United States for nine years of \$421,272,123.

Unprofitable Underwriting—Under this heading we publish a letter from a correspondent which is worthy of perusal. He refers to the Royal Canadian as being the "rate cutter" in Prince Edward Island. We know that Manager McHenry is a cordial supporter of our tariff associations, and we are sure that it will not be his fault if the Royal Canadian does not come into line in P. E. I.

Rates in Quebec.—The Board of Underwriters has decided to reduce the rates in Quebec City to the tariff of 1882. There are various reasons assigned for this reduction, the chief one being in view of the more efficient water supply, and on this score we consider Quebec entitled to a reduction. But our fire offices cannot forget their former experience in that city.

The **Travelers Insurance Company** has made a handsome present to the American Press in the shape of a beautiful engraving of Bartholdi's Statute of "Liberty Enlightening the World," which is to be placed in New York Harbor. By this munificence the "Travelers" contributes \$1,700, toward the erection of this splendid National monument. We have received a copy of this fine picture, and we hereby tender our thanks to this worthy Company.

The Insurance Brokers—The names of all brokers are to be submitted to the Board of Underwriters before receiving a license—balloting is to be brought into requisition in their election. The proposed license fee was objected to by some of the companies, and consequently abolished. No commission is to be paid to any person except a duly licensed broker whose name is registered as such. The commission is limited to ten per cent.

Office Hours—It would be well if the Insurance Companies in this City would adopt a uniform hour for opening and closing their offices,—at present some close at 5 o'clock and others at 6 o'clock, and on Saturdays some close at 1 o'clock and others at 2 o'clock.—In Toronto, we believe, the majority of the offices close at 5 o'clock, and 1 o'clock on Saturday. The latter hours would be appreciated by the office hands here. The office hours in Great Britain, are from 10 o'clock a.m. to 4 o'clock p.m.

INSURANCE PROBABILITIES.

For the next, 30 days.

(Compiled from data supplied by our Western and Eastern Observatories.)

13. **WEST.** *That*, the London Board of Fire Underwriters will not survive the summer heats of 1884. *That* having filled the measure of its usefulness it will dissolve, and that soon.

14. *That*, following its dissolution, Tariff "A" will be the golden rule and guide for London rates, and generally the Rules and Regulations of the C. F. U. A. will prevail.

15. *That*, Mr. D. C. Macdonald, Manager of the London Mutual Fire, will decline any invitation to lunch that may be given him by the joint Managers of the Glasgow and London Ins. Co. next time they or one of them visit the Forest City.

16. *That*, the Report of the Annual Meeting of the Confederation Life Association, just published, will prove to be the best canvassing document for that Co.'s Agents ever placed in their hands.

17. *That*, Mr. J. K. Macdonald, Managing Director of the "Confederation," after the handsome things said of him at the meeting of shareholders, and *that handsome thing done for him* (all well deserved), will feel three years younger—as if he had had three years deducted from his "avowed age" let us say.

18. *That*, the assistant so generously voted for Secretary McLean of the C. F. U. A. will not be a "lady help."

19. **EAST.** *That*, The Royal Canadian Insurance Company will join the P. E. I. Board.

20. *That*, The "Royal Canadian" will establish an agency in Winnipeg.

21. *That*, all the Fire Offices will re-open agencies in Quebec City.

22. *That*, Mr. T. Heaton, lately out from the H. O. of the Fire Insurance Association will be appointed Inspector for that Company for Canada.

23. *That*, the tariff for this City and Province will go into operation about the middle of May.

24. *That*, if rates in Charlottetown, P. E. I., are not increased or the water supply made more efficient, some companies will hesitate about continuing to do business there.

25. *That*, a company now transacting a life business in the Lower Provinces will ere long enter the Ontario and Quebec field.

26. *That* the Aetna Life Insurance Company intend shortly to engage in accident insurance in addition to its life business.

27. *That* The Commercial Union Assurance Company intend to transact Inland Marine Insurances in Canada.