to see the products and enjoy the hospitalities of sub-tropical climes, the Sub-Tropical Exposition offers the readiest, most available means. Everything, the grounds, the buildings, displays, and entertainments of all sorts, are to be on a grand scale.

CONTRIBUTIONS OF LONDON FIRE OFFICES TO THE FIRE BRIGADE.

The *Review* (London), publishes a complete table of the business done and the contributions of the London fire insurance offices to the Metropolitan Fire Brigade. There are 57 companies. The business done in 1885 amounted to £749,074,682, and the contributions to £26,217 12s. 4d. In 1886 the business amounted to £741,099,316, and the contributions to £25,938 9s. 4d. The following are the amounts of business and contributions by the companies having branches in this country:

Name of Company.	1887. Business done in the year 1885. £	1887. Amount of Contribution at £35 per million. £	s.	d.	1888. Business done in the year 1886. £	1888. Amount of Contribution at £35 per million. £	s.	d.
Phœnix	72,322,0-6	2,531	5	8	68,338,457	2,391	17	0
North British and Mercantile	38,967,756	1,363	17	8	35,436,385	1,240	5	8
Liverpool and London and Globe	37,932,255	1,327	12	8	38,797,170	1,357	18	0
Royal	35,320,356	1,236	4	4	34,951,421	1,223	6	0
Imperial	27,566,375	964	16	4	26,304,981	920	13	4
Commercial Union	22,984,608	804	9	4	21,139,495	739	17	8
Atlas	22,800,458	798	0	4	22,290,850	780	3	8
Guardian	21,835,422	764	4	8	22,305,486	780	14	0
London Assurance Corporation	21,309,811	745	16	8	22,131,042	774	11	8
Northern	14,517,533	508	2	4	14,826,978	518	19	0
Norwich Union	14,456,539	505	19	8	14,078,520	492	15	0
Queen	9,375,800	328	3	0	9,100,000	318	10	0
London and Lancashire	8,313,060	290	19	0	8,011,250	280	8	0
Lancashire	8,013,400	280	9	4	8,016,000	280	11	0
Fire Insurance	7,355,382	257	9	0	7,186,855	251	10	8
Scottish Union and National	5,999,400	209	19	8	6,292,035	220	4	4
City of London	5,247,221	183	13	0	5,500,000	192	10	0
Caledonian	2,145,000	75	1	8	2,800,000	98	0	0
National of Ireland	1,000,000	35	0	0	1,000,000	35	0	0
Glasgow and London	414,600	14	10	0	966,942	33	16	8
Totals								

Our attention has been called to the fact that Messrs. John Davidson and John Taylor, the well-known insurance agents of Guelph, Ont., have secured the Canadian patent, and are expecting the United States patent, for an improvement in the passenger coach safety lamp. The improvement is simple and complete. "The point gained is that if the lamp is overturned, the moment it attains an angle of forty-five degrees the light is put out, thus obviating the danger of it setting fire to the surroundings as well as of exploding. It can be mounted on a stand and used as a table lamp."

Editor's File.

We are glad to note the revival of the *Insurance Age* and to learn that it has come to stay.

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Hotels in New York are now insured as three year term risks. The irresistible broker and the commission interest in the management have gained the point so long undecided.

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Though we do not endorse its views, the *Rainbow*, the official organ of the Order of Chosen Friends, has a kindly tone that we like.

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There are two insurance men in the city council this year. These are: A. H. Gilbert, general agent of the Sun Life, a new member, and John Maughan, jr., an old timer, both as an alderman and underwriter.

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It is a matter of conjecture at this office what has become of the *Shareholder*, Montreal, and if it still lives and thrives, as we have no doubt it does, why has it ceased to exchange with The Budget? The *Shareholder* has not been seen at this office for a long time past. Why?

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We thank the Superintendent of Insurance for the Preliminary Abstract of Canadian Life Insurance Companies, for the year 1887, kindly sent us, and from which we copy the tabular statement in other columns. Comment is withheld until receipt of the superintendent's full report.

* * *

Mr. George Graham, agent of the Queen Insurance Co., mentioned in The Budget for December as having been stricken down with a serious attack of disease, has since died of heart disease, induced by over anxiety and worry about business affairs. The funeral was well attended by the underwriters of the city.

* * *

The New York Insurance Club, that was to be, has flattened out. Probably it was projected on too large a scale. There were to be 175 members to cost $100 a year each. The Equitable Life was to provide a handsomely furnished suite of rooms in their building, for which the club were to have paid the amount of subscriptions. But, failing to get the requisite number of members, the scheme has fallen through.

* * *

Toronto, with a population of 125,000, has 260 policemen, an able body, well gotten up, well drilled, and well handled by a competent chief, while Montreal, with a population of 200,000, has but 228 policemen, a force complained of as not sufficient for the requirements of the city and as being defective in many points necessary in an efficient police force. Recent fires in the city have emphasized these defects.

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The collapse of the Tariff Association of New York is the only legitimate outcome of such bodies. Insurance is better without them. That a demoralized state of insurance affairs may follow in New York is likely. But what other condition have those affairs been in for many years past? It all goes to show that the underwriters of Gotham are not insurance men.