

The Scandinavian life insurance companies—14 in number—in 1891 issued 19,463 policies insuring 53,589,565 kronors, equivalent to about \$14,360,000, a decrease from 1890.

The Belgian fire offices, to the number of 13, received in premiums in 1891, \$1,135,000 and paid for losses \$2,355,000, or 57 per cent. of the premiums. Commissions and expenses were 33 per cent., thus leaving a ten per cent. margin on the business.

A new life insurance company at Chicago, called the Chicago Mutual Life, filed its charter with State Auditor Pavey on November 29, and it is said will be ready for business on January 1. It has a capital of \$100,000 and \$10,000 in cash as a surplus to begin with.

The business of insurance has been honored by the appointment as assistant secretary of the United States Treasury of Hon. John H. Gear, of Iowa, the general agent of the Burlington Insurance Company of that State. Mr. Gear has also served as Governor of Iowa.

The general agency of the Western Assurance is to be placed in the hands of Mr. H. T. Lamey for a large territory operated from Denver, Colorado, in conjunction with the business of the British America, of which company Mr. Lamey has for some time been general agent.

Dr. Laberge, the city health officer of Montreal, sues the Equitable Life for the modest sum of \$10,000, claimed as damages because the company saw fit to dispense with his services as medical examiner of French-speaking applicants. The case is now before the Superior Court in this city.

The Life Insurance Clearing Company of St. Paul has paid its first loss of \$2,300 on the life of Max Landau of St. Louis. Its business has steadily increased each month over that of the preceding month since organization. The November business was twenty-five per cent. larger than that of October.

The National Life of Vermont comes out squarely and authoritatively on the rebate question. In an agent's manual, just issued, it says: "This company emphatically objects to rebating, and will dispense with the services of any agent whom it finds violating this rule." That is the kind of practical "objection" that counts.

The Mississippi legislature having enacted a valued policy law, the underwriters had a conference and adopted a regulation, that risks shall be valued by a competent appraiser, selected by them for the purpose, and the cost of appraisal charged to the insured. On this plan the property owners will very likely find the valued policy an expensive luxury.

In consequence of the late order from the home offices of the various British companies to increase rates in the Maritime Provinces, the city of Fredericton, N.B., has entered its protest, in the adoption of a resolution appointing a committee to ascertain the amount paid out each year in premiums to foreign and other fire insurance companies, the amount received each year for losses, and the probable outlook for a reduction of the present rate. If such reduction seems improbable, the committee is to see what means of relief can be suggested by some plan of self-insurance or otherwise, and report soon.

A grand jury in Iowa, at Riverton, has indicted one William Mawhor for murder in the first degree, the charge being that he caused the death by poison of his wife recently, to get the \$5,000 insurance placed upon her life only a short time before her death. Mawhor is 62 years old, and has had five wives, some or all of whom he is believed to have helped out of the world.

As we predicted a few years ago, the Mutual Relief Society of Nova Scotia, organized on the assessment plan, and fathered by some government officials, has ended its career and arranged to re-insure the membership and turn over what it has and what it owes to the Massachusetts Benefit Association. All similar associations are travelling the same road, and just when they give up the ghost is only a question of time.

We noted the arrest in April last, of one Joseph A. Dennison, and his indictment before the United States Court at Philadelphia for fraudulent use of the mails in claiming to represent the Australian Fire Insurance Company of Sydney, under the alias of S. S. Lindsay & Co., of Camden, N.J. The alleged company was a pure fabrication. We are glad to note from the *Investigator* that Dennison has, upon trial, been convicted.

Quite a flurry of excitement has been created at Peterboro, Ont., by the arrest of four of the city firemen on the charge of setting fire to a dwelling house in that town with intent to defraud the Lancashire insurance company. When arraigned for preliminary examination, the county attorney stated that he had no evidence to produce against the men, and they were discharged. The entire force connected with the fire brigade has since resigned as a protest against the recent prosecution, it is said.

We see it stated that Insurance Commissioner Merrill of Massachusetts holds the opinion that assessment accident companies, like the Preferred Mutual Accident, which originated the plan, cannot legally promise to give a weekly pension during life to the beneficiary under an accident policy, as it involves an undetermined future liability. Well, how about an accident company on the stock plan adopting the same feature? It strikes us as somewhat difficult to compute the liability in any class of company.

The Ocean Accident Insurance Company did a commendable thing when it promptly paid £2,000 accident indemnity for one of the passengers killed in the Thirsk railway disaster, though not legally bound to do so. The Ocean had guaranteed the coupons contained in copies of *Fraser's Weekly*, the *Christian Herald* and *Great Thoughts*, found upon the person of the passenger referred to. Having neglected to sign the coupons as required, a technical construction of the regulations would have relieved the company from liability.

In our issue for November 1 we noted the strange fire at Woodstock, which occurred in April in the store of the Coventrys, where a claim for over \$4,000 was made for goods in boxes awaiting removal to a new store. The circumstances developed on the investigation before the arbitrator, Judge McDougall, were of a highly suspicious character, and a decision was deferred. We learn that a decision has since been rendered, to the effect that no goods were destroyed as claimed, though there was some slight damage from smoke and water. The companies interested are the Norwich Union and the Commercial Union.