

The Investigator Almanac and Insurance Chart, just received, furnishes a combination of illustrated calendar, historical references, and fire insurance statistics which we have not seen equalled. In addition to the statistics of the general business for each company, a ten-year exhibit of the Illinois business is given, besides useful tables for agents' use.

We are indebted to the *Finance Chronicle* of London for the following figures, showing the average 'trading profit' for ten years of the principal British fire insurance companies:—

Year	No. of offices.	Loss ratio.	Management Expenses.	Losses and Expenses.	Surplus.
1881	41	66.2	30.6	96.8	3.2
1882	43	67.4	30.2	97.6	2.4
1883	41	63.3	31.0	94.3	6.7
1884	38	64.0	30.4	95.0	5.0
1885	41	60.1	30.5	90.6	9.4
1886	42	59.0	31.1	90.1	9.9
1887	42	60.2	31.6	91.8	8.2
1888	43	57.3	31.8	89.1	10.9
1889	42	58.9	32.1	91.0	9.0
1890	41	57.7	32.1	89.8	10.2
Averages,		61.1	31.1	92.2	7.8

#### PERSONAL MENTION.

AMONG THE CALLERS on the CHRONICLE lately were Messrs. J. G. Forgie, Pembroke; W. S. Dresser, Sherbrooke; D. Monroe, Cornwall; and W. R. Colgate, Winnipeg.

U. S. MANAGER S. P. BLAGDEN, of the North British and Mercantile, sails for Europe by the "Tentonic," on the 16th inst.

PRESIDENT JOHN A. MCCALL, of the New York Life, is in the field making a tour of the Western and Southern agencies.

MAUGHAN, HENDERSON & REED is the style for the new insurance firm formed at Toronto to conduct the business of the old Hartford as stated in detail in our Toronto letter.

MR. J. A. BUCKNELL, of Lindsay, Ont., recently appointed agent for the Canada Life at Saginaw, Mich., secured applications for over \$100,000 during the first four weeks.

GENERAL MANAGER DAVID DEUCHAR, of the Caledonian insurance company, with two of the company's directors, is now in the United States. It is expected they will visit Montreal.

MR. F. G. WALKER, of the firm of Walker, Pemberton & Dumbleton of Victoria, is said to carry the largest amount of life insurance of any man in British Columbia, viz., \$100,000.

MR. E. TROUT, proprietor of the *Monetary Times* of Toronto, was in Montreal recently, and favored the CHRONICLE with a call. The *Monetary Times* and its genial representatives are always welcome visitors to our sanctum.

MR. W. R. COLGATE, of Armstrong & Colgate, general agents at Winnipeg for Manitoba and the Northwest of the Manchester Fire and Standard Life, called on the CHRONICLE this week, and reports business good in his field.

MR. THOMAS CRAWFORD has been appointed manager for Great Britain and Ireland of the New York Life in place of J. Fisher Smith, who is forced to retire on account of failing health. Mr. Crawford has been connected with the London office since 1872.

MR. J. T. VINCENT, formerly joint manager of the Glasgow and London, and lately connected with the Citizens', has gone to Toronto where he intends to devote his time to adjustment of losses and inspection of risks. From his long experience in the field, having also for a number of years been with the London and Lancashire at Toronto as inspector, Mr. Vincent will prove a valuable man for the work intended, and we bespeak for him the favor of the companies.

**WANTED.**—General Agency, or Inspectorship for a 1st class old-line Life Assurance Company. Have had 10 years experience and know Manitoba and the North-West Territories thoroughly. Can form good connections. Address P.O.L. Box 1279, Winnipeg, Manitoba.

#### MUNICIPAL DEBENTURES.

#### GOVERNMENT AND RAILWAY BONDS.

#### INVESTMENT SECURITIES.

#### BOUGHT AND SOLD

Insurance Companies requiring Securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

**R. WILSON SMITH,**  
British Empire Building, MONTREAL

Debentures and other desirable Securities purchased.

**JAMES P. BAMFORD,**  
General Insurance Agent and Broker,  
REPRESENTING  
**LANCASHIRE FIRE AND LIFE INS. CO.**  
AND  
**CITY OF LONDON FIRE INS. CO.**  
Special facilities for placing surplus and excess lines of Fire Insurance for outside agents.  
Offices: 43 & 45 St. John Street, MONTREAL.  
JAMES P. BAMFORD, Agent.

#### Banque Ville Mario

Established 1873.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$478,250.

Reserve, 20,000.

#### DIRECTORS.

W. Weir, President.  
W. Strachan, Vice-President.  
O. Faucher.  
I. T. Wilson.  
Gladfey Weir.  
E. Balde Garand, Cashier.

#### BRANCHES.

Berthier...A. Gariepy.  
Hochelaga...Geo. Dastous.  
Hull...J. P. de Martigny.  
Lachute...H. Frost.  
St. Césaire...M. J. Lacasse.  
Louisville...E. X. O. Lacour.

Nicolet...C. A. Sylvestre.  
St. Charles...M. J. E. Wall.  
St. Thérèse...M. Bolsvert.

#### AGENTS AT NEW YORK.

The National Bank of the Republic and Laidenburg.—Thalman & Co.

Chicago: Bank of Montreal.  
Paris: Le Credit Foncier.

#### Union Bank of Canada.

Established 1863.

HEAD OFFICE: Quebec.

Paid-up Capital, \$1,200,000.

#### DIRECTORS.

Andrew Thomson, President.  
E. J. Price, Vice-President.  
Hon. Thos. McGraw, E.  
Giroux, D. C. Thomson, E. J.  
Hale, Sir A. T. Galt, G.C.M.G.  
E. E. Webb, Cashier.

#### FOREIGN AGENTS.

London—The Alliance Bank Limited.  
Liverpool—Bank of Liverpool, Limited.  
New York—National Park Bk.  
Boston—Lincoln National Bk.  
Minneapolis—First National Bank.

#### BRANCHES.

Alexandria.  
Iroquois.  
Montreal.  
Ottawa.  
Quebec.  
Smiths Falls.  
Toronto.  
Winnipeg.  
W. Winchester.  
Lethbridge, Alberta.