

THE PHILOSOPHY OF INSURANCE DINNERS.

As an English paper pointed out with surprise, possibly with just a touch of envy, insurance dinners are a speciality on this continent. Whether these festivities are accountable to any extent for the greater popularity of life assurance and the larger volume of business written on this side, would make an interesting subject for an insurance debating society. Though two parallel movements have not necessarily any causal connection, there is often such a connection, though obscure; this might be traced by the affirmative advocates. Before the Duke of Wellington began feeding the British troops in Spain on beef, they had only a poor record, but after they were put on a good meat diet victory perched on their banners whenever and wherever they appeared. Is there an analogue in this record? Do not insurance dinners and other festivities rouse, incite, vivify, the social qualities and business energies needed for success in securing life assurance business? We are inclined to think there is something in this view. That mental fiction brightens the intellect is a truth known for thousands of years, as is the com-

panion truth, that genial companionship develops the qualities needed for handling men diplomatically. In a recent issue we recorded a dinner enjoyed by the insurance fraternity at Quebec, in earlier ones a similar function given by the Insurance Institutes respectively of Toronto and Montreal; in last week's journals we find reports of a dinner at Detroit given by the agents of the Sun Life of Canada, another by the Home Life, a third by the U. S. Underwriters' Association. When times have been "hard," experiences adverse, a banquet keeps the participants from being weakened by undue depression; in cheerfulness there is strength, as well as in union. In good times festivity affords a wholesome outlet for exuberant spirits. It is better for men to rejoice in company than alone. A good thing it is for those whose competitive pursuits are apt to engender ill-will, acerbity, antagonism, personal and official, to be brought into an atmosphere sweetened by mutuality of sentiment, and made elevating by mutuality of respect, the respect due to each other by those engaged in a common calling, with its common trials, anxieties, disappointments and rewards.

PACIFIC WEST MONTHLY FIRE INSURANCE LOSSES IN 1901 AND 1902 BY STATES.

FROM THE COAST REVIEW.

Months.	San Francisco.		California.		Oregon.		Washington.		Idaho.		Montana.		Utah.	
	1901	1902	1901	1902	1901	1902	1901	1902	1901	1902	1901	1902	1901	1902
January...	\$ 59,266	\$ 27,065	\$155,930	\$ 230,511	\$ 15,398	\$ 30,787	\$ 88,429	\$ 61,519	\$ 11,915	\$ 9,877	\$ 11,193	\$ 33,985	\$ 5,965	\$ 3,307
February...	37,902	21,432	123,437	100,421	39,500	33,608	24,274	26,175	5,930	34,813	1,679	17,318	7,453	1,060
March...	41,541	35,703	124,145	122,656	22,823	20,471	39,589	16,419	18,101	1,887	18,730	19,586	1,174	13,719
April...	38,835	36,369	231,851	121,341	28,273	16,851	54,031	34,866	20,033	6,210	73,721	9,577	1,375	2,474
May...	11,441	34,133	89,195	191,954	8,541	39,280	83,937	63,686	1,986	226	23,869	10,764	24,270	32,596
June...	44,947	42,266	285,685	271,379	37,119	138,394	74,119	59,601	4,392	4,753	24,158	10,821	10,847	91,210
July...	40,838	35,986	312,793	274,425	55,038	47,035	125,755	74,472	15,018	15,690	75,789	27,909	11,269	30,273
August...	17,863	21,541	218,217	282,817	50,788	56,576	73,959	196,392	10,324	38,247	33,598	71,534	3,210	24,717
September...	92,100	32,621	255,487	494,060	33,072	85,956	73,236	190,231	1,042	16,739	20,720	62,084	118,053	11,655
October...	98,573	50,912	268,910	376,704	23,600	37,490	77,290	67,650	3,425	5,355	18,509	46,805	6,494	2,543
November...	65,832		187,393		81,230		53,149		4,257		70,707		16,564	
December...	36,857		117,835		32,850		16,458		4,233		21,578		27,927	
Total 1901	\$ 584,949	\$	\$ 2,375,948	\$	\$ 431,235	\$	\$ 784,227	\$	\$ 101,196	\$	\$ 414,191	\$	\$ 2,342,201	\$
Total 1902	\$ 482,241	\$ 338,028	\$ 2,070,710	\$ 2,466,268	\$ 314,155	\$ 503,448	\$ 714,620	\$ 791,011	\$ 92,166	\$ 137,797	\$ 321,906	\$ 310,383	\$ 9,710	\$ 213,554

Months.	Arizona.		Nevada.		Colorado.		Wyoming.		New Mexico.		British Columbia.		TOTAL COAST.	TOTAL COAST.
	1901	1902	1901	1902	1901	1902	1901	1902	1901	1902	1901	1902	1901	1902
January...	\$ 4,790	\$ 6,407	\$ 463	\$ 206	\$ 10,838	\$ 22,686	\$ 720	\$ 3,108	\$ 1,336	\$ 3,515	\$ 637	\$ 4,912	\$ 317,776	\$ 445,163
February...	3,620	6,695	600	20,239	37,140	7,242	232	180	4,723	1,830	2,799	89	262,345	247,170
March...	13,914	22,127	180	77	21,332	32,181	3,439	1,929	21,472	1,606	399	1,349	287,109	261,481
April...	4,967	3,016	493	6,978	13,015	33,718	28	3,320	14,954	9,612	2,424	1,483	451,946	252,623
May...	4,454	11,835	390	730	45,299	21,323	326	1,473	4,522	8,131	2,353	1,139	292,504	388,651
June...	7,897	3,286	3,130	8,524	12,776	43,678	565		2,262	8,867	15,343	3,411	479,665	652,912
July...	95,569	11,191	6,980	15,469	35,231	25,264	739	1,997	6,323	6,060	15,013	1,126	763,518	542,361
August...	3,214	14,963	148	20,111	11,122	34,831	146	5	4,605	245	5,156	2,150	481,455	818,460
September...	4,533	5,203	10,529	235	31,018	8,103	538	465	5,901	1,392	725	1,903	560,657	907,148
October...	3,125	5,394		922	26,467	13,014	5,901	119	7,337	8,154	106	173	442,649	582,666
November...	8,845		625		31,023		2,548		641		313		460,021	
December...	4,257		375		17,009		557		2,793		69,865		319,702	
Total 1901	\$ 158,905	\$	\$ 23,193	\$	\$ 292,270	\$	\$ 15,739	\$	\$ 75,949	\$	\$ 115,133	\$	\$ 5,119,317	\$
Total 1902	\$ 145,803	\$ 890,717	\$ 22,913	\$ 73,491	\$ 244,238	\$ 242,040	\$ 12,634	\$ 12,596	\$ 72,515	\$ 49,412	\$ 44,955	\$ 17,735	\$ 4,339,624	\$ 5,108,635