Insurance: Fire, Life and Miscellaneous.

The Supreme Court of the United States has handed down a decision that death at the hands of the law voids all the life insurance policies of the criminal.

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The new superintendent of insurance in the State of New York in succession to Superintendent Hotchkiss, is Mr. William Temple Emmet, of New York, who assumed office yesterday.

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The Life Agents' Manual, containing premium rates, policies and applications of companies operating in Canada, has just been issued by The Chronicle of Montreal. It is a well-compiled book, and, as stated on its title page, is indispensable to all interested in life insurance.—The Spectator, New York.

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A cable from London states that the directors of the Glasgow Assurance Corporation, Ltd., announce that it will go into voluntary liquidation. The Glasgow has for some time been burdened with a large, poor business and practically no reinsurance reserve. It is probable that the shareholders must pay a heavy assessment before it can clear up its policies in force and other outstanding liabilities.

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The Alberta Government has introduced a bill into the Provincial Legislature providing for the operation of private hail insurance companies in Alberta to succeed the unsatisfactory Government hail insurance policy that has existed heretofore. This legislation is in accordance with a resolution of the Associate Boards of Trade of southern Alberta (which represents practically all the Boards of Trade in the south country), passed at their annual meeting in December, memorializing the Government to pursue the same policy in reference to hail insurance as in the Provinces of Saskatchewan and Manitoba.

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The practise of insuring men's lives, which was at first considered to be as much a form of gambling as throwing dice for stakes, grew out of a fundamental need of human experience, and was in reality a blind groping after principles of supreme importance, socially, economically and politically of worldwide scope, and absolutely revolutionary in their character. Thus various causes combined to teach the necessity of a community of interest which would result in sharing the different hazards of life and gradually men began to perceive the fundamental truth upon which life insurance was founded. It is one of the products of civilization, which in turn has done more than many other agencies combined to raise the life of the community to a higher level, and advance the interests of civilization throughout the world.—Willard I. Hamilton, secretary of the Prudential of America.

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Some observations made by a gentleman writing life insurance in Hawaii, are reported in Prof. Edward A. Ross's "The Changing Chinese." This gentleman found the Japanese impressionable and easy to persuade, especially if they learned that other Japanese were taking out policies. Tell one that his friend So-and-So has insured, and he promptly orders a bigger policy. But when a month later the policy arrives from the head office, his interest has cooled, and he will never take it unless he was required to make an advance payment. On the other hand, the Chinaman can be neither cajoled nor stampeded. He takes a sample policy home, studies it overnight, and is ready next day with his answer. If it is "Yes," he invariably refuses to make an advance payment on the ground that, as yet, he has received nothing of value. When the policy arrives he receipts for it, takes it home, and compares it line by line with the sample policy. The next day he is always ready with the premium.

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Statement of Taxes of Fire Insurance Companies paid to the Province of Quebec on Premiums Received in the Province for 1910.

(cents omitted)

	Gross Premiums	Return Premiums Cancella tions & Re Insurance	Premiums subject to Taxation	Amount of Tax
Acadia	$31,274	$3,723	$27,551	$275
Aetna	86,728	11,134	75,594	756
Alliance	83,555	1,198	82,357	824
Anglo-American	35,550	6,650	28,900	289
Atlas	137,122	19,068	118,054	1,181
British America	120,657	22,851	97,806	978
Caledonian	119,856	13,717	106,139	1,061
Commercial Union	211,899	30,853	181,045	1,810
Connecticut	26,163	3,243	22,920	250
Dominion	77,827	10,669	67,167	672
Equity	41,599	4,152	37,447	374
Factories Ins.	30,788	14,684	16,104	250
Fidelity-Phenix	73,626	14,041	59,585	596
General, Perth	43,296	9,159	34,137	341
German-American	62,316	10,746	51,570	516
Guardian	352,818	41 262	311,556	3,116
Hartford	133,134	14,403	118,731	1,187
Home, N.Y.	73,456	12,242	61,214	612
Ins. Co of N. A	149,485	22,923	126,562	1,266
La Protection (Fraserville)	19,102	1,248	17,854	250
Law Union & Rock	34,697	4,252	30,445	304
Liv., Lon. & Globe	390,997	86,585	304,413	3 044
London Assurance	39,410	595	38,815	388
London & Lanc.	115,811	17,498	98 313	983
London Mutual	96,199	15,449	80,750	807
Manitoba	73,547	19,661	53,886	539
Montreal-Canada	88,048	21 829	66,219	662
Mount Royal	237,059	26,003	211,056	2 111
North British	312,013	13,707	298,306	2 983
Northern	176,542	20,365	156,177	1 562
Norwich Union	130,407	19,398	111,009	1 110
Ontario	52,644	15,764	36,880	369
Pacific Coast	5 830	1,237	4 593	250
Phœnix of London	293,846	59 354	234,492	2 345
Phœnix of Hartford	81,312	14,629	66,683	667
Provincial Mutual	70,201	23,492	46,709	467
Quebec	107,698	15,863	91 835	918
Queen	164,616	25,597	139 019	1,390
Rimouski, Temiscouata, etc.	......	......	......	250
Rochester German	27,594	3,617	23 977	250
Royal	396,212	45,829	350,383	3 504
Scottish Union	79,617	13,265	66,353	664
Stanstead and Sherbrooke	36,974	7,086	29,887	299
Sterling, Quebec	25,170	4,102	21,068	250
St. Paul F. & M.	19,027	3,358	15,668	250
Strathcona	72,048	5,975	66,073	661
Sun of London	100,923	14,437	86,486	865
Union of London	170,586	28,582	142,004	1,420
Western	176,891	22,885	154,006	1,540
Yorkshire	64,815	8,000	56,815	568