

In the period from May 1st, 1880, to February 28th 1890, the Relief department of the Baltimore and Ohio R.R. company paid benefits in 509 cases of accidental death, against 1,082 cases of natural death; that is to say, among 1,538 deaths nearly 32 per cent. occurred from accident. This resembles the fatality of an army in war. There were 76,442 cases of disablement in the period, 27,444 occurring from accident and 48,998 from sickness.—*American Exchange and Review*.

A paragraph in our last issue referring to the bonus-policy plan of the New Zealand Accident Insurance Co. has called out the information that, in substance, the same plan has for some time been in use by our Canadian accident companies. At least the Citizens, the Sun, and the Accident Insurance Co. of North America have issued bonus policies, and we believe all still do so on the old policies, though the practice has been discontinued by the Sun as regards new policies.

The following proportions as to height and weight are from Mr Greenleaf's table, compiled from nearly 26,000 accepted recruits for the United States army during the last three years:—

Height, 64 in	Weight, 128 lbs.	Height, 69 in.	Weight, 148 lbs.
" 65 "	" 130 "	" 70 "	" 155 "
" 66 "	" 132 "	" 71 "	" 162 "
" 67 "	" 134 "	" 72 "	" 169 "
" 68 "	" 141 "	" 73 "	" 176 "

This is, it is claimed, a more reliable table than that used by most of the life assurance companies.

Mr. Jeffrey Bevan, United States manager of the London and Lancashire Fire, favored the CHRONICLE with a pleasant call last week, *en route* to the Lower Provinces and Newfoundland, where he expects to sojourn about a month. The New York building in process of erection by his company is to be a very substantial one, judging from the photographed design. It will be eight stories in height, the two first floors to be occupied by the company's offices, and will cost nearly \$300,000. The location, corner of Pine and William streets, is a good one. The business of the company flourishes under Mr. Bevan's management.

The London Lancet, speaking of the crusade by the Bishop of Peterborough and others against children's assurance, after calling attention to the significant fact that the mortality among insured children, as shown by the record of the Prudential, is much lower than among the uninsured, says:—"These statistics have not yet, so far as we are aware, been answered. The conclusion reached by the Royal Commissioner on Friendly Societies in 1874 was that infant life assurance, if badly administered, was a mischievous thing, but that where it was in the hands of well-administered societies it was not harmful, but, on the contrary, beneficent."

The accident department of the Citizens Insurance Company has, we learn, received quite an impetus under the attractions of its "coupon policy," adopted less than a year ago. Each coupon represents on its face the amount of weekly indemnity allowed, while on the reverse side is a blank doctor's certificate to be filled up when required. Payments are thus promptly and easily made at any agency. The plan, we notice, is copyrighted. With its specific indemnity features allowing the full face of the policy for the loss of both hands or both feet, both eyes, or one hand and one foot, and with its liberal features regarding foreign travel, the accident policy of the Citizens ought to be popular.

Sir Donald A. Smith of this city, now on a visit to England, was pleasantly entertained in London by the Lord Mayor at the Mansion House on the 14th ult. The latter is a director of the London and Lancashire Life, and Sir Donald and Mr. Sanford Fleming, of this city, who was also present, are both directors for Canada. The party was a large one and included other representatives of the London and Lancashire.

A destructive fire visited Cote St. Antoine, Montreal's near suburb, on Monday last, destroying several buildings, and entailing a loss of nearly \$40,000. The Glasgow and London carried insurance amounting to \$12,500; the Imperial, \$1,500; North British, \$3,000; the Citizens' \$1,500; the Hartford, \$3,200; the Lancashire, \$1,000; the Queen, \$700; the Western, \$2,400; and the Royal, \$1,000, and Northern, \$1,000. All excepting the two latter experience a probable total loss, while the Royal and Northern are estimated at \$200 each. About \$18,000 of the above was on buildings. The Hartford and Lancashire, we believe, had some insurance on buildings not included above. This lesson of the fire is the old one, teaching the expensiveness of that economy which dispenses with fire extinguishing facilities. The city engines were called and did all that could be done, but their aid came too late to do much good, especially as the water supply was insufficient.

The experience of the Balmoral Hotel of this city was repeated on Tuesday morning last, when another fire occurred, which, but for the timely and efficient service of the fire brigade, would have been very disastrous. As it was, the roof was destroyed and the damage to contents from smoke and water considerable. The loss on the building is estimated at \$6,000 and on contents about \$10,000. The insurance on building was as follows:—Aetna \$5,000; Commercial Union \$10,000; Connecticut \$5,000; Fire Association \$5,000; Guardian \$15,000; London and Lancashire \$10,000; North British \$15,000; Norwich Union \$5,000; Royal Canadian \$10,000; Royal \$10,000; Scottish Union \$5,000; a total of \$95,000. Insurance on contents was as follows:—Citizens \$5,000; Lancashire \$7,500; National of Ireland \$5,000; Phoenix of Hartford \$5,000; Queen \$2,500; and Western \$10,500; total \$55,500. There was also about \$11,000 insurance on rents, at a loss of probably \$750.

HOW SOME OF THEM DO IT.

"John," said the accident agent, "be sure and drop in at old Curmudge's as you pass this morning, and express your sympathy over the loss of his brother in the railway accident yesterday. Express mine to him also."

"But old Curmudge had no brother in the accident," said the patient solicitor.

"Well, what in all that's unholy has that got to do with it?" said the agent cheerily, "all he can do is to tell you so."

"But it might unnecessarily alarm him," persisted the solicitor.

"That's the point: that's exactly the point," returned the accident agent cheerily. "Alarm him as much as possible. His own policy runs out next month, and it is one of our duties to remind our patrons that in the midst of life we are surrounded by accidents."

"And John," he added, as the patient solicitor departed on his errand, "take this banana peel and put it carefully on the front steps. It is by attention to details that the symmetry of perfect business is built up."—*The Insurance Herald*.