

KINGSTON, ONT.

(FOUR MONTHS' FIRE LOSSES OVER \$93,000.)

This city has lately gained an unenviable notoriety regarding fire losses, which were chiefly incendiary. A person named H. Horsey was caught in the act of setting fire to Robertson Bros' premises on January 23rd, and as he is very strongly suspected of setting fire to several other premises lately, a sentence of 14 years in the Kingston penitentiary will probably give him time to cool his little weakness for rascality of this nature. Lynch Law is, in our opinion, too good for a fire bug.

The following is a summary of the large fire losses in Kingston from October, 1885, to January 31st, 1886:

October—Lewis, Ship chandlery, Fenwick, Hendrie & Co., grocery, etc.	\$17,500
" Mills Bros., hatters; Shaw, dry goods.	13,500
" Shipping, steam barge Indian and others.	6,000
" Windsor Hotel building	13,200
November—Stores	4,500
December—Hobarts' drug store and Spence's tailor shop.	1,780
January—Skinners' drug store, etc.	17,000
" Methodist Church	20,000
Total	\$93,480

COUPON ENDOWMENT BONDS.

The CITIZENS' Insurance Company has introduced a new and very attractive feature into its life business, "A Coupon Endowment Bond." It is an endowment policy or bond, but has a coupon feature attached. By means of this the company agree to pay certain definite amounts as surrender values at the times specified.

The policy has been cleared of every restriction which might interfere with the ability of the assured to surrender it or borrow on its security. The intention is to make it good for its face value on presentation, and to bring it as near as possible to a banking security. In order to induce members to continue their policies in force, Tontine features have been added. The idea is certainly a good one, and will no doubt be appreciated by the public.

A good idea of the whole plan is shown by the following: 20 year bond \$5,000—age 30, premium \$226.45

The coupons are as follows:—

2nd year	5th year	10th year	15th year	20th year
\$180	\$360	\$1,495	2,900	\$5,000

The total value of the Bond at the end of the twenty years is estimated at \$9,080, of which \$5,000 is guaranteed.

PRESENTATION.

Mr. Fred Cole, the well known and popular general agent of the Commercial Union Assurance Company in this city was on Monday evening last waited upon by the members of the office staff and presented with a beautiful Illuminated Address expressive of much good-will and kindly feeling, accompanied by a valuable marble timepiece of chaste design and workmanship, suitably inscribed. Mr. Cole, who has been connected with the "Commercial Union" for over 20 years, is widely known in insurance circles, holds rank as a successful underwriter, is deservedly popular and highly esteemed, and we are pleased to chronicle so well merited a compliment at the hands of his staff. After the reading of the address by Mr. McGregor who has been associated with the company for over 15 years, Mr. Cole replied in feeling terms and was afterwards handed a beautiful bouquet of natural flowers to be presented to Mrs. Cole with the best wishes of the staff.

FIRE INSURANCE IN CANADA IN 1885.

In response to a circular we issued asking the fire offices to favor us with their figures for 1885, we received replies from all the companies, except the Agricultural and London Mutual, and we have therefore the pleasure to present the result of the past year's transactions in the Dominion on another page. This summary is some two months ahead of the Government Report which is usually issued about the beginning of April. As some of the figures were only received as the form was on press, we have not time nor space to pass remarks on the result in this number, but we shall do so in our next.

Estimating the figures of the two companies referred to, and for some lower province companies not received, the premium income will exceed \$5,200,000, while the losses will be about \$2,950,000, or say 56 per cent. The premiums in 1884 were \$4,993,000, and losses \$3,165,762.

We heartily thank the companies for their courtesy in so promptly, and at some trouble, furnishing these returns.

AUSTRALASIA.

The preliminary return of Australasian Statistics for 1884, issued by Mr. H. Heylyn Hayter, the Government statistician, will no doubt be interesting to our readers. The principal totals for the whole of Australasia are the following:—Estimated population at the end of the year, 3,233,041; public revenue, £22,297,830; public expenditure, £22,695,196; public debt, £120,850,558; value of imports, £64,001,120; value of exports, £54,572,756; miles of railway open, 7,485; miles of railway in course of construction, 1,855; miles of telegraph line, 33,446; wire, 59,956; lands wholly or conditionally alienated during 1884, 4,145,818 acres; amount of purchase money, £4,510,387; total land under cultivation, 8,014,329. Tillage statistics are:—Wheat, acreage 3,659,712, yield 37,357,837 bushels; oats, acres 599,791, yield 18,125,624 bushels; barley, acres 136,657, yield 2,925,072 bushels; potatoes, acres 93,156, yield 396,008 tons; and hay, acres 1,025,566, yield 1,132,185 tons. Live stock possessions aggregate 1,272,020 horses, 8,178,745 cattle, 74,345,954 sheep, and 939,031 pigs. The mean average of births for the year was 35.05 per 1,000 of population, from 30.49 in Victoria to 38.38 in South Australia; of deaths, 15.12 from 10.39 in New Zealand to 22.97 in Queensland; of marriages, 7.89 from 6.88 in New Zealand to 8.91 in Queensland. Deducting the death from the birth ratio, the excess of the latter for each colony is:—New Zealand, 25.52; South Australia, 22.86; New South Wales, 22.04; Tasmania, 20.16; Victoria, 16.22; Queensland, 12.78; and Western Australia, 11.97. In the two so-called unprosperous colonies the natural ratio of increase is highest.—*Australasian Insurance and Banking Record.*

VALUE OF INSURANCE SHARES.

The following shares were disposed of at the Auction Mart in London, on Dec. 21st, 1885, at the following rates:—

Four shares of £25 each (£6.5s. paid up) in the North British and Mercantile Insurance Company, with the accruing interest thereon. The dividend for 1885 was at the rate of £1 per share per annum, together with a bonus of 10s. Sold for £33.10s per share.

Five shares of £10 stock in the Liverpool and London and Globe Insurance Company, together with the accruing dividend thereon. The dividend for 1885 was stated to be at the rate of 62½ per cent. per annum. Sold for £28.2s.6d per share.

Fifteen shares at £20 each (£2 paid up) in the Lancashire Insurance Company, with the accruing dividend thereon. Dividend of 1885, 4s per share per annum, or at the rate of 10 per cent. per annum. Sold for £5 per share.

Shares of £50 each per share (£5 per share paid up) in the Commercial Union Assurance Company, with dividend to close of 1885 of fifteen per cent. per annum. Sold for £15.5s per share.