Beginning of a "Fire Prevention Bureau."

Recognizing at last, from an official point of view, the importance of fire prevention, this city, among its other appropriations, has allowed $400,000 for the establishment of a "fire prevention bureau" which shall take care, not only of the physical condition of buildings, all of which are supposed to be inspected, but also of the storage of combustibles or any other inflammable material which is likely to start a disastrous conflagration. This may be considered an entering wedge for the proper treatment in this country of the fire prevention question. It has been much too long neglected, and owing to the fight of various factions over the Building Code proposed by the fire insurance men some years ago, not much real progress has been made in that direction. Now, however, we may consider that a real beginning has been made and it is to be hoped that this bureau will be thoroughly maintained in New York, and that the example of this city will be imitated in other important centres round about.

New York Life Reaches Limit of New Business.

It is noted that the New York Life Insurance Company, which, among other life insurance companies was limited by the law of 1906 to $150,000,000 as the amount which it might legally write, but which under certain conditions was permitted to write $177,000,000, has already practically reached that limit for this year, and in order to keep its agency force busy, it has allowed and instructed them to push for 1912 business, the same not to be delivered until after the first of the year, in order that the law may not be violated. The other great companies, the Mutual and the Equitable, while not arriving at the limit, will probably come more closely to it this year than for the last six years.

Notes.

It is interesting to note the activity of the Globe Indemnity Company which is a casualty auxiliary of the Liverpool & London & Globe Insurance Company, and is rapidly making plans to do a large business throughout the United States. The Royal Indemnity Company is also very active in the preparations which it is making for the same purpose.

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During this week, small squads of special agents and field men of the North British and Mercantile will meet in this city for consultation with the department heads of the companies. It is thought that this plan will prevent the congestion and confusion which might be caused by a general meeting of the whole field forces at one time.

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Manager Duncker, of the home office of the International Re-assurance Company, of Vienna, is here for quite a protracted stay. The United States headquarters of the company are at 84 William Street, under the management of Mr. W. H. Sale, who has long been well known as an expert casualty man in this country.

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It is noted that an important addition to the new high pressure system is completed and ready for operation This is bounded by Chambers Street, Maiden Lane, Nassau Street and the East River, which will be the source of supply.

It is proper to note that President DeWitt C. Skilton, of the Phœnix Insurance Company, of Hartford, has just completed his fiftieth year in the fire insurance business, and that he is still active in the affairs of this great New England company.

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Brokers generally expect a revival of fire insurance business during the coming month, owing to the increase of stocks which will naturally be made for the winter's trade.

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Life insurance has made large progress this year and may be said to have largely recovered from the depression caused by the troubles of five or six years ago. Nearly all the companies are writing an increased volume of business, owing partly to the gradual education of the public, and partly to better methods of working the various portions of the territory.

Querist.

New York, November 1, 1911.

Insurance: Fire, Life and Miscellaneous.

The London Assurance has established the London Underwriters as a annex, operating only in the larger cities of a few of the States.—N. Y. Journal of Commerce.

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Application is to be made at Ottawa by the British Colonial Fire Insurance Company for an Act extending the time limit for obtaining a license from the Minister of Finance, for renewing the charter of the company, if necessary, and for other purposes.

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The Insurance Company of the State of Pennsylvania, Philadelphia, has been licensed to do business in Manitoba. The Spring Garden Insurance Company of Philadelphia has amalgamated with the Insurance Company of the State of Pennsylvania, which company has re-insured all outstanding policies of the Spring Garden Insurance Company.

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The New York Life has sent out notice to its agents that the legal limit of new business for 1911 has been reached, and that no more applications should be taken during the remainder of the year except with the understanding that delivery would be made after January 1. The limit of new business which the company is permitted to do this year is, approximately, $177,000,000.

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The western department of the Royal recently received an unusual claim under a fire policy. A woman, whose husband had a Royal policy on household furniture, claimed that while standing by the kitchen stove, she coughed her false teeth into the fire, and thought that she ought to be reimbursed. The company is undecided as to whether to regard the false teeth as dining room furniture or to hold that they are grinding machinery, and as such not covered by a household policy.—Weekly Underwriter.