

The London, Eng., Salvage Corps last year attended 2,103 fires, at 1,319 of which they rendered salvage service. The Corps received \$120,000 for charges for salvag. services, and \$31,240. from a "rate in aid," which enabled all expenses to be paid, and \$12,500 carried to the pension fund which stands at \$133,112. The total strength of the corps is 103 men, some of whom inspect hay ships, docks, warehouses and places of special risk. Insurance interests are finding the services of the Salvage Corps every year becoming more and more valuable.

The Insurance Blue Book and Guide for 1896-97 is just ready for distribution, and may be had at THE CHRONICLE office. The work comprises a mass of information relating to Life and Fire insurance companies, and of material relating to their business, as well as those of Accident, Fidelity Guarantee, Plate Glass, Sickness & Health, Burglary, Boiler and other forms of insurance. There are also Companies' accounts in an abridged form, with chapters on the legal aspects of insurance, mathematical tables, share lists, directories of offices and officials, the whole forming an invaluable compendium and guide which is indispensable to all engaged in insurance business.

The Rev. A. B. Demill has won his suit against the Economical Mutual Insurance Co. of Berlin for balance due under a policy for \$10,000 on the Ladies College at Ottawa. The Commercial Union paid the claim against it for same amount promptly. To get money from the Economical Mr. Demill offered to throw off \$1750 for payment on a certain day. The agreement was not kept, and Mr. Demill at once cancelled it. Some time after a cheque was sent for the claim, less \$1750, which was taken and acknowledged as in part payment. Suit was then brought for the balance, which resulted in judgment being given against the Economical Mutual of Berlin with interest and costs.

The Clergy Mutual Assurance Society reports a mortality amongst its members which is only 70 per cent. of the amount expected according to the Institute of Actuaries 11m. Table, although a large proportion of the lives at risk were of advanced age. The actual claims for each \$5,000 expected ranged from \$925, ages under 25 up to \$3,720 at ages 75 to 84, the average for lives under 55 being \$2,615, and over that \$3,765. This favorable mortality made the claims \$2,199,500 less than was expected, from which a large profit has accrued by these claims being deferred beyond expectancy. The truth is that the class of lives insured with the Clergy Mutual is such as is becoming more and more prolonged by the sanitary and medical improvements of the age.

The North British & Mercantile Insurance Co. recently mailed a letter in London, England, addressed, "Warsaw Fire Insurance Co., Warsaw," and the post office sent the letter to Warsaw, N.Y., U.S. As J. O. McClure, of that place, did business many years ago under the name of the "Warsaw Fire Insurance Agency," the letter was put into his post-office box. Mr. McClure is the agent of the North British & Mercantile at Warsaw, so he opened the letter. He was astonished to find it contained a check for £1,400 in payment of a loss on a mill in Russia, which the Warsaw Fire Insurance Co. of Warsaw, Poland, had written and reinsured in the North British & Mercantile. It is a singular coincidence that the letter should have found its way to the wrong country, and at once get into the hands of an agent of the company which sent it.—*The Investigator*.

The Salvation Army in England is carrying on the business of life insurance. This came out at an inquest held at Worthing on the 30th October, reported in the *Insurance Post*, by one witness testifying that her husband, herself and eight children were all insured in the Salvation Army. The coroner expressed surprise at this new feature in the Army's operations, a surprise which will be widely felt.

**Acknowledgments.**—The Superintendent of Insurance, Ohio, has our thanks for 29th Annual Report of his Department. "Why women should insure." is a dainty little tract by Miss Emily Ransom, published by the Standard Pub. Co., Boston. Those canvassing for this class of business will find this brochure very useful. The Insurance Commissioner for State of Connecticut has favored us with his Report of examinations for 1895 of the fire and marine insurance companies of that State. The special Indianapolis edition of *Rough Notes*, has 36 well executed portraits of insurance officials in that city, with biographical notices. The number is so elegant as to make its title *Rough Notes* somewhat inappropriate.

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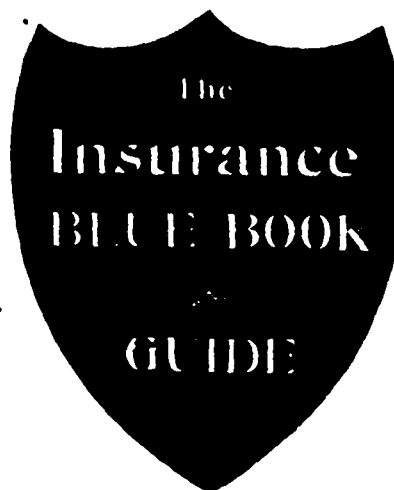


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