

The Seventy per cent. Co-insurance Clause on wood working risks, which are rated by the N. Y. Tariff Association, is now in force.

Mr. Joseph S. Belcher, of Halifax, N.S., has been appointed general agent for the Sun Life for the Province of Nova Scotia.

Mr. W. J. Fredericks has resigned his position in the British America Assurance Company, Toronto, and has, we understand, returned to the United States.

The Victor is the name of a new fire office which is being organized in London, Eng., by Mr. D. Marshall Lang, late of the Commercial Union.

Gone Wrong.—Nathaniel Pope, cashier of the U. S. branch of the Liverpool and London and Globe, is \$25,000 short in his cash. Cause said to be speculation.

The Total Fire Premiums received in the United States during 1884 amounted to \$70,760,029, and the losses paid to \$44,046,519, being 63.5 per cent. of premium income.

London, Eng., Fire Insurance—According to the last official return the sums insured on property in the Great Metropolis amount to £725,072,587 stg., in 55 fire offices.

The January Fire Losses in the United States are estimated by the *Commercial Bulletin*, N.Y., at \$8,500,000; while those of February foot up to \$10,090,000, giving a total of \$18,500,000 for two months.

Forty-four Life Insurance Companies have paid the enormous sum of \$960,932,494 to policy holders since organization. Plus present assets, belonging to policy-holders, the excess payments over premiums is nearly \$140,000,000.

State of Colorado.—Mr. Hiram A. Spruance, the newly appointed Superintendent of Insurance for Colorado, will please accept our thanks for advance sheet giving the fire business in that State for the year 1884.

Mr. J. Flynn, general agent for Western Canada, of the Agricultural Insurance Company of Watertown, N.Y., is going to make Toronto his head-quarters, instead of Cobourg as heretofore.

Mr. John Fraser of Edinburgh, who was for forty years manager of the Life Association of Scotland, died on January 31st ult. Mr. J. Turnbull Smith, chartered accountant, Edinburgh, has been appointed manager.

Montreal Fire Losses in 1884.—As far as we can learn very few companies made any money in Montreal during the past year. It seems to have had more than its quota of fire losses in 1884, and, as a rule, the better class of risks seemed to be those that burned.

Mr. Thomas Cramp, one of the most prominent of our Montreal merchants, died suddenly lately. He was assured for \$22,500 in the New York Life, which has gained many friends by paying the amount at once. Mr. Cramp was also assured in the Queen for £2,500. He was a director of the Liverpool and London and Globe Insurance Co.

London and Lancashire Fire Office.—Mr. Moffatt of Liverpool, sub-manager of the London and Lancashire, has recently paid a visit to Montreal and Toronto, for the purpose of appointing a chief agent, etc., for Canada, in place of the late Mr. F. A. Ball. He has, we are informed, appointed Mr. W. A. Sims, chief agent at Toronto, for Ontario and the North-West. and Mr. H. J. Johnstone general agent for Montreal and Province of Quebec, excepting Quebec city, which is to be under direct supervision of the Head Office.

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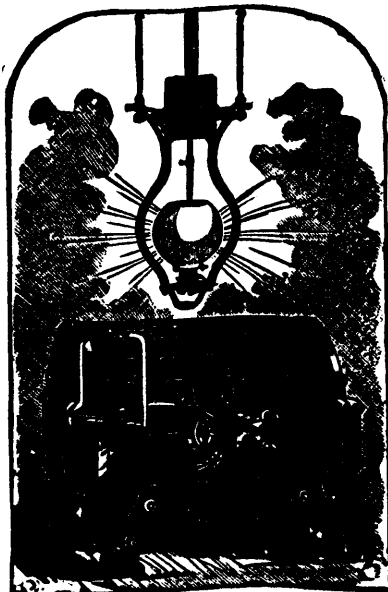
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