

NORTHERN ASSURANCE CO., LIMITED.

The Northern Assurance Company, Limited, has entered into an agreement to acquire the shares of the Tasmania Insurance Company, Limited, a local office with a subscribed capital of \$27,000, which has been transacting fire business in Tasmania during the last few years.

CANADIAN FIRE RECORD.

Fire at Montreal.—On the 4th instant, a fire broke out in the Montreal Abattoirs plant on Iberville street, Montreal. We understand the building (known as the Liming Department) containing bones and skins together with machinery was totally destroyed, entailing a probable loss of about \$70,000, fully covered. The fire is stated to have been caused by combustion. The alarm was given by the automatic sprinkler.

Fire at Montreal.—On the 4th instant, a fire broke out on the premises of L. O. Grothe, Henri Julien street, Montreal (cigar factory), entailing an insurance loss of about \$9,000.

Fire at Montreal.—On the 4th instant, a fire destroyed a vacant building, 410 Parthenais street, the property of Gurtin & Bonehard, sash factory. The place had been unoccupied for over a year.

Fire at Montreal.—On the 6th instant, a fire broke out in the St. Viateur R. C. Church, Bloomfield ave., Outremont. Loss about \$1,500.

EAGLE STAR AND BRITISH DOMINIONS

To Absorb the English & Scottish Law Life Assurance Association.

The announcement was made last month of a provisional amalgamation agreement between the above mentioned companies. When the proposed fusion is complete the following will be the approximate financial position of the amalgamated company:

Subscribed capital	\$13,254,705
Paid-up capital	3,727,060
Total assets	83,059,805
Total premium income	18,327,920

The English and Scottish Law Life Assurance Association was established in 1839 with a subscribed capital of \$5,000,000.

Referring to the taking over by The Eagle Star and British Dominions of the above company, our contemporary, The Insurance News, says:

There is a halo of romance about the history of the English and Scottish Law. It was one of the many life offices which sprang from the brain of Edward Baylis, a talented but impracticable visionary, father of a no less unbalanced schemer, Thomas Hutchinson Baylis, the two together forming the most remarkable pair of "promoters" the insurance world has ever seen. The elder Baylis was born in 1791, and was at one time a clerk in

the Alliance. Between 1838 and 1854 he founded the following life offices, the Victoria, 1838; the English & Scottish Law, 1839; the Anchor, 1842; the Candidate, 1843; the Professional, 1847; the Trafalgar, 1851; the Waterloo, 1852; and the British Nation, 1854. To many of these he acted as manager and actuary, and in all of them, as Mr. Walford tells us, he expected to realize results which unceasing competition made impossible. Both shareholders and policyholders were promised extravagant advantages which they never enjoyed.

Every one of these offices perished years ago, with the single exception of the English and Scottish Law, and it has been rather cynically said that the survivance of that one company was due to the early exit of its founder. Thus rescued it has pursued for nearly four score years a useful and successful career. It now meets with a more dignified and honorable fate, and although its name and identity must ultimately become a thing of the past, its organization and influence will remain, adding new scope and new power to the Eagle Star and British Dominions. Such are the mutations and transformations of this changeable world! The individual withers and the world is more and more.

INSURANCE AFTER FIRE STARTED.

Complications are promised as a result of the placing of a large amount of insurance by the Cloquet Lumber Company on the day the plant was burned by the Minnesota forest fires. While the fire was raging some distance away, the Cloquet Company ordered \$175,000 of additional insurance on its plant. The entire amount was bound through agencies at Cloquet and Duluth, a part of it in inter-insurance concerns. Although the fire was then many miles away, it reached Cloquet and burned the lumber yards that evening, and the problem now is to determine whether it was all part of the same fire.

A similar question arose about three years ago when the Alger-Smith Lumber Company, at Duluth, ordered between \$40,000 and \$50,000 of additional insurance, it developing later that fire had already started in its yards. Most of the companies compromised the case, but the Phoenix of London stood trial, and the jury found that it was not liable. It also developed that just before the fire reached Cloquet several property-owners telephoned the agencies in Duluth which were in the habit of writing their insurance, and asked for additional insurance, but were refused it; the news of the approaching forest fires having already reached Duluth.

The State Forester of Minnesota believes that the forest fires were started by sparks from the engine of the Soo Line. If any responsibility can be so fixed, the insurance companies will take subrogation for the insurance claims paid and seek to collect from the railroad. The situation is complicated, however, by the fact that the railroad is operated by the Government.