

carrying with them the wonders of the new buildings they have seen. It will be a source of satisfaction to the policyholder, and moreover be an extensive advertisement for the company.

The departure of a certain agent for the land of the stars and stripes reminds me that this fellow has for years made a fat living out of the companies, having plenty of cheek but mighty little ability to back it up with. If the companies would have a little more confidence in one another, and adopt some system of blacklisting slippery fellows and exchanging lists with one another, they might soon run them out. The competition for business is so keen and the desire for volume so great, that almost any man known to be a canvasser can secure a liberal contract. It is said of a certain manager, that he would employ a penitentiary bird if he could only "write business," and we suspect the remark is about correct. It is only right to say, that some of our most respectable and successful agents have worked up the large business, from which they are enjoying a handsome income, on exceedingly moderate terms, and that in the face of unfair and disgraceful competition of the professional rebaters. The former may well feel proud of the results of their persistent and steady efforts, while the flash-in-the-pan crowd feel like Ishmaelites. However, thanks to the Life Agents Association, the business is being conducted on a better basis, and the members of that association are determined to try by every legitimate means to prevent a re-occurrence of the past disgraceful and illegitimate competition.

It is said that the Excelsior Life is looking out for a manager to succeed Mr. Lomnitz, whose term of office expires at the close of this month. So far, no decision has been arrived at, although a certain man who was approached on the subject promptly declined to negotiate. Perhaps one of the directors may "be induced" to sacrifice himself by accepting the position by the "unanimous request" of his fellow-directors. I believe that is the proper way to express it, when the log-rolling turns out successful. It appears the internal affairs of the company have been investigated by an outsider, and it is said the report is very creditable to Mr. Lomnitz.

I shed a silent tear the other day, when I read a notice of the death of Charlie Weston, inspector for the Guarantee Company of North America in the United States. He made many friends by his pleasant, genial manner, and will be missed by a large number of those who had the pleasure of meeting him in his travels. At one time, he was a life agent, although it was only for a short period, and displayed exceptionally successful qualities as a canvasser. It is said he had few equals in his special line, and was well adapted for the work connected with adjusting and settling up the difficulties connected with defaulters.

Occasionally you hear the remark, that figures don't lie. This may be true when applied to life insurance; but outside of that, they are not always reliable, as witness the following reports of failures in Canada for the year ending 1890:—

	No.	Amount.
Bradstreets	1,620	\$13,341,000
Dun, Wiman & Co.	1,828	17,858,017

Investigation by competent authorities has proved, it is said, that the printed weekly returns of D. W. & Co. confirm those of Bradstreets as correct.

It may be mentioned, that the Wiman figures appeared about the time of the late elections, although their incorrectness should not be attributed to that fact. As you know, I am not interested in either institution, although acquainted with the managers here of both; and very estimable gentlemen they are, well qualified for the positions they occupy, each of them having by industry and perseverance worked up to the top of the ladder.

P. B. P.

TORONTO, April 11th, 1891.

THE LENGTH OF LIFE.

Editor INSURANCE AND FINANCE CHRONICLE:—

I have just read, with much interest, the article entitled "The Length of Life" in the number of the CHRONICLE for April 1st. The author of the paper, Mr. Sheppard Homans, argues that the present limit of life is about the same as it was

before the days of Abraham. He says: "Hensler, a high authority, shows the strong probability that the year, till the time of Abraham, consisted of three months only, and that not until the time of Joseph was it extended to twelve months." He goes on to say that "the recorded ages when the early patriarchs married was about four times the usual age." Surely he must be a little out in his calculations. I wonder whether Mr. Homans married at the age of *seven and a half* years? And yet, according to his theory, this would be the age at which quite a number of the patriarchs became Benedicts. Just to take a few:

Mahaleel lived 65 years, and begat Jared. This would make Mahaleel 16 when he married, a trifle young for a man, even among Eastern nations. Enoch the same. To continue: Genesis XI.—Arphaxad lived five and thirty years, and begat Salah, making him 8½ years when he married. And Salah lived thirty years, and begat Elber. And Peleg lived thirty years, and begat Ren. And Nahor lived nine and twenty years, and begat Te'ah, making this worthy patriarch, according to Mr. Homans, only seven years and a quarter when he took unto himself a wife. Why, he had not begun to cut his second teeth yet!

It seems to me that the matter requires explaining a little further if man's age before the time of Abraham was really not so much greater than it is at the present time. Can any body else advance any other theories? They would surely be very interesting.

Yours faithfully,

MAX LIEBICH.

BERTHIER, April 4, 1891.

Notes and Items.

Standard fire policy bills have been passed by the legislatures of Wisconsin and Pennsylvania.

The Western insurance company of Cincinnati has been absorbed by the Citizens' of that city.

The annual meeting of the Actuarial Society of America will be held on the 29th and 30th of this month.

San Francisco papers say that the Mutual Life of New York is about to erect a fine office building in that city.

The bill to which we recently referred, providing for the re-organization of the San Francisco fire department, as a full paid department, has passed the legislature and become a law.

The Fire insurance patrol of Chicago shows, by its annual report for 1890, that the total insurance involved in the fires of the year in that city was \$14,380,808, and the loss to the companies only \$2,074,856.

"The Royal Adelpheia" was the high sounding title of an assessment benefit association of Detroit, organized in 1883, and which had 5,000 members. The undertaker now has charge of the remains.

We referred in our last issue to the excessive charges of adjusters on the Pacific coast, and the recognized necessity for new regulations by the Underwriters' Association. That body has taken the matter in hand, and appointed a committee of four field men and four officials of companies, to consider what action ought to be taken.