

THE COAL SHIPMENTS to the St. Lawrence to end of this season from the Dominion Coal Co. will probably reach 875,000 tons.

THE COMMERCIAL UNION has re-insured all the business of the Transatlantic Fire in the United States, with the exception of the Pacific Coast, Cook County (Illinois) and the Metropolitan district.

THE CUDAHY PACKING COMPANY had a loss in its plant at Kansas City, Mo., June 15, of this year and filed proofs against the companies for a loss on an insurance of \$935,000. Adjusters were notified of the loss and arrived on the ground, but were refused the policies. A schedule was afterward furnished by the Cudahy people, through their brokers in New York, purporting to be a correct copy of the policies covering on general form and specifically. The firm declined to furnish its policies and the adjusters are withholding indorsement of the proofs until the schedule furnished by the assured's brokers is checked over by the policies themselves. When the proofs were completed by the firm they were not sent to the adjusters, but placed with the agents and sent directly to the companies. Not knowing the situation and the loss being small some of the companies paid immediately.—Ex.

THE UNION MUTUAL of Portland, Me., is out with a strong protest against the clause in a life policy that allows the beneficiary to be changed, which concludes as follows: "Suppose the title to the family home stands in the name of the wife, how insecure would be the position if it were possible for the property to be sold or transferred without her knowledge, or appropriated by creditors of the husband either before or after his death! Why should it be different in life insurance? Why ought not the title to a policy to be equally as inflexible? It is property just as much as other possessions and often of greater value. Individual freedom to change the beneficiary carries with it for the wife an overhanging element of uncertainty that cannot be dismissed as long as that privilege remains in the hands of the husband alone. While she may trust him fully, nevertheless, unlimited power in this particular is unfair to the other partner in the contract—the wife. The wife who is aware that the husband's life is insured for her benefit, and that her interest is irrevocable without her consent in writing, has a perfect sense of security. Such a feeling of safety cannot exist where it is possible for frequent changes to be made in the beneficiary, either with or without her knowledge."

ANTIQUÉ FIRE ENGINE.—"The Insurance Post," London, England, reports that "After resting for upwards of 150 years, the Bray fire engine was brought into use at a fire recently. About as ancient as the historic vicar, the engine was unearthed last summer by the Bray parish council, and cleaned and painted, and a fire brigade was duly formed. On the antiquated machine is this inscription: 'The gift to the parish of Bray by the Right Hon. Lady Coleraine, of Cannon Hill, in 1737.' The fire was the first that has occurred since the resurrection of the engine, and it is satisfactory to find that it did its work well. Several outbuildings, a portion of a barn, as well as a rick of hay were destroyed before the venerable vehicle got fairly to work, but it then had an easy victory." Many years ago the Sun Fire office engine was needed at a fire in a Yorkshire town. The key of the shed was lost, the doors had to be smashed in, then no horse could be got, and before the engine had been drawn a hundred yards it collapsed like the famous one-horse story. The engine had never been used for twenty years!

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