

Just as the Chronicle forms are ready for the press, we are in receipt of a communication from Mr. H. Osborne Essex, assistant secretary of the Lancashire, and now in Toronto, announcing the resignation as its chief agent in Canada of Mr. S. C. Duncan-Clarke and the appointment of Mr. James G. Thompson as manager for the Dominion of the regular Branch Company now established. We understand also that in keeping with its enlarged plans the company has made an additional deposit of \$50,000 with the Government at Ottawa. We heartily congratulate the Lancashire on this new arrangement and on the excellent good judgment manifested in the selection of Mr. Thompson, who, by reason of his previous connection with the company, and because of his well-known ability, may be regarded as the right man in the right place.

As we stated in our last issue, the reinsurance deal between the Lancashire and the three Armstrong companies did not involve the surrender of their charters, and it has transpired, as has been predicted, that the Mutual Fire, the largest of the three reinsured companies, will go on very much as before, excepting that Armstrong will be out of it. The former secretary, J. C. Hatie, has been elected president, Oscar R. Meyer vice-president, and J. W. Durbrow, secretary. It is announced that the other two companies, the Fire Association and the Armstrong, will go into liquidation.

In our table printed in last issue, giving premiums and commissions thereon of the fire companies in Canada for 1890, we stated in a foot note that the Union Assurance Society had but two month's business. The apparent commission rate, calculated on actual premiums paid in, of over 35 per cent., did injustice to that company, for the reason that over \$6,900 in premiums, on which commissions had been allowed, was in the hands of agents when the report closed for the year. The total premiums were \$11,639 instead of \$4,717 and the true commission rate 14.3 instead of 35.3. This sterling company is among those which adjust commissions on a conservative basis.

**Calendars Received.**—Among the larger and more attractive calendars of original design are the following:—The Scottish Union and National, a medallion head of Sir Walter Scott and a finely engraved center-piece from a scene in "Quentin Durward."—The Norwich Union, an artistically designed tablet, with the old Norwich Cathedral as a center, the whole printed in rich tints.—The Northern, with company's buildings and ornamental work.—The Western of Toronto, its excellent design of last year, with very large sheet tablets for each month, in colors.—The Fire Insurance Association, a handsomely lithographed wall card with monthly tablets.—The Waterloo, in black and red on a sky-blue background, with tablets.—The Queen, large wall size in colors, with conspicuously large calendar figures.—The Beaver Line, the handsome marine design of last year.—The Union Mutual Life, with center-piece of beautiful child faces.—The Provident Savings Life, with separate lithograph tablets for each month, each with separate artistic design in colors. Besides these we have received from Mr. Thomas Hiam a neat desk calendar and pocket memorandum; from Morton, Phillips & Co. a wall calendar of large size; and from the Citizens' a unique design for desk use.—The North American Life issues an excellent leather-bound pocket diary and calendar conveniently arranged for agents' use, and suitable for a deep pocket; and the Standard Life repeats the useful and handsome diary, combined with descriptive pages and tables concerning the company,

which has become so familiar.—The *Monetary Times* remembers its patrons and friends by a leather-bound vest pocket silicate slate and calendar.

We observe that notice is given by the Commercial Travellers' Association of Canada that an application will be made to Parliament for authority to increase the mortuary benefit and accident bonus to members, and to engage in the business of life and accident insurance generally, and to make such deposits with the Minister of Finance as may be necessary.

#### PERSONAL MENTION.

MR. BURCHELL, secretary of the Queen insurance company of America, was in Montreal this week.

MR. T. E. PERKINS, of the *Spectator*, was in Montreal this week, and made the CHRONICLE a pleasant call.

MR. FRANK H. BALLARD, for many years with the Equitable Life of New York, has been made superintendent of agencies for the company.

MR. GEORGE DENOON has severed his connection with the British America of Toronto. Some rumor is busy regarding this old Canadian company.

MR. H. SPENCER HOWELL, the well-known insurance agent at Galt, we hear, is soon to go to Australia. We wish him abundant success in his new field.

EX-MAYOR CLARKE of Toronto, the president of the Excelsior Life insurance company of that city, has assumed the duties of manager of the company.

MR. C. B. FRENCH, who has for some time practically filled the position, has been given the title of Assistant Manager for the United States branch, located at Chicago, of the Manchester Fire.

MR. F. C. OVIATT, who has for some time been connected with the *Argus* of Chicago, becomes associate editor of that journal, Mr. C. A. Hewitt, the former editor, having resigned, as stated elsewhere.

MR. J. H. BURGER, formerly with the Lancashire, but late New England special agent for the Norwich Union, has been appointed by United States Manager Litchfield as secretary of the Lancashire. Recently created General American Department.

MR. STEWART BROWNE of the New York Life, who was in Europe last year, and returned to New York in November last, has again sailed for his former field. We wonder if the term business of the company has any connection with his present mission?

MR. A. J. REILTON, the fire manager of the Guardian of London, who is evidently determined to sift the Canadian business thoroughly and to become familiar with the field, is at present in the Lower Provinces. We understand that a manager for the Dominion has not yet been appointed.

WE ARE PLEASED to observe that Messrs. Tatley, Tyre, Stancliffe and McGregor are again able to be at their offices, after suffering from the prevailing malady which mystifies the doctors, and which for want of a better name they call *la grippe*. Messrs. Routh, Hinshaw, Denne, and some others are still confined to their homes.