

making larger endeavours towards the increase of dividends than towards the increase of new business.

THE INDUSTRIAL HEALTH AND ACCIDENT POSITION.

A peculiar and anomalous condition prevails in this city and country with regard to the industrial health and accident insurance companies. The examination of one company, which is supposed to have been precipitated by an internal quarrel in the United States Branch Office has resulted in a similar examination of a number of other different companies, by a committee of the Insurance Commissioners of the various States, and this has brought about almost a panic among the companies doing an industrial health and accident business. It is true that a few of the companies have been given a clean bill of health, as it were, but many of the companies have been sharply criticised as to their method of settlement with policyholders. This has resulted in a depression of feeling among the industrial health and accident companies, and while some have definitely agreed to reform their methods, it is a question as yet just what course will be pursued. A number of the companies mentioned are inclined to dispute the authority of the Commissioners to get into the public prints regarding their affairs, among them the General Accident, Fire and Life Assurance Corporation, of Perth, Scotland, which maintains an important branch here. It is possible that the courts may be resorted to before a definite settlement of these cases can be made.

NOTES.

The Globe Indemnity Company is fortunate in obtaining the services of Mr. A. Duncan Reid as its manager. Mr. Reid has been associated with the Ocean Accident and Guarantee Corporation for many years, and has had a fine record with that great company. He will, undoubtedly, be able to repeat his successes with the Globe Indemnity, which is largely controlled by the Liverpool & London & Globe.

Vice-President George E. Kline, of the Continental Insurance Company, has recently returned to this city after an absence of some weeks.

Manager Bament, of the Loss Department of the Home Insurance Company, has recently spent some time out of the city.

President William B. Joyce, of the National Surety Company, is making an automobile tour through New York State, extending into the Dominion of Canada.

Assistant Secretary H. D. King, of the American Surety Company, has recently returned from a tour in Canada, where he attended the annual meeting of the Detroit Conference of Industrial Health and Accident Underwriters.

New York, August 30.

QUERIST.

Canadian Northern's gross earnings for week ended August 21, were \$307,500 against \$256,000, an increase of \$51,000. From July 1 to date earnings are \$2,435,650 against \$1,963,400, an increase of \$472,250.

Insurance: Fire, Life and Miscellaneous.

We understand that a Canadian Life Company, with Head Office at Toronto has passed into other hands.

Mr. Frederick W. Potter, of Illinois, is the new president of the National Convention of Insurance Commissioners of the United States. It is stated that Mr. Potter was the leader in the fight for more moderate treatment of the industrial casualty companies. Commissioner F. M. Hardison, of Massachusetts, is vice-president and Superintendent Hotchkiss, of New York, chairman of the executive committee.

The Insurance News, referring to the losses of English companies in the recent Constantinople fire, observes:—"It will be seen that a severe blow has been dealt to several of the non-tariff companies. The position of these offices as a body is, at the present time, a particularly melancholy one, and both at home and abroad there is a significant falling off in their competitive activities. One by one they are passing out of existence, all of them with wrecked hopes and many with heavy loss. It is to be feared this latest disaster at Constantinople will finally push over the precipice more than one of the unhappy survivors."

A Glengarry county (Ontario) farmer the other day lost his barn, house, sheds and their contents under circumstances which appear to be no less peculiar than in the instance of the bees in the haycock referred to in this column last week. He was hauling in grain and with a load passed over ground where there had been a small fire a short time before. Apparently the wheels carried a spark or burning cinder into the grain. The load was ablaze in a few minutes with the result that the team ran away, set the barn on fire as they passed it and finally jammed the burning load between the house and an adjoining shed. The result was that the farmer lost his buildings and their contents.

The individual amount of the average life policy in the United States, and especially in New York, is much greater than it used to be. Twenty years ago the average was under \$2,500 for each policyholder. Now it is more than \$3,000. On the one hand the enormous number of small industrial insurance policies has pulled down the average, while, on the other hand, the number of policies running into hundreds of thousands—even millions—of dollars has increased it. In 1860 the amount of ordinary insurance per capita in the United States was \$6.69; in 1909 it was \$157.24. In the state of New York the per capita of industrial and ordinary insurance combined in 1909 was \$278. New York leads all other states in this respect.—Harper's Weekly.

An agent of the Metropolitan Life of New York, in one of the New York State districts, has achieved success by his systematic method of working, which is described by his superintendent as follows: His debit is in the village of which has a population of 6,000. He has arranged it so that he collects