Financial and General.

THE TRAVELERS INSURANCE COMPANY, of Hartford, has issued a special accident policy for owners of automobiles in the select or preferred class. The policy is thus described by the company:

This policy will be sold in two amounts—$25,000 and $25 weekly indemnity, doubling to $50,000 and $50 weekly indemnity, cost $120 per annum, and $10,000 and $25 weekly indemnity, doubling to $20,000 with $50 weekly indemnity, cost $56.25 per annum.

It will be issued at the home office for annual premiums only, special report as to applicant's careful use of automobiles to be forwarded with each application and signed by agent personally soliciting the risk.

It will not be sold to persons engaged in the manufacture or sale of automobiles.

Applications will be considered favorably only from persons of responsible habits and character, who do not unnecessarily expose themselves by fast or reckless driving, or otherwise.

Policies of our regular forms now in force should not be disturbed; the same protection can be affected by adding the auto supplement.

EMBEZZLEMENTS during the year 1909, compared with 1908, as indicated by press notices and dispatches collated by the fidelity department of the Fidelity and Casualty Company of New York:

	1908	1909	Increase	Decrease
Banks and trust companies	$5,933,971	$3,840,576	......	$2,093,395
Beneficial associations	281,511	404,601	$123,090	....
Public service	1,044,741	1,007,028	......	37,713
General business	2,402,982	1,908,051	......	494,931
Insurance companies	581,233	1,296,981	715,748	....
Court trusts	544,526	287,466	......	257,060
Transportation companies	242,608	865,970	623,362	....
Miscellaneous	534,107	1,041,387	507,280	....
Total	$11 565,679	$10,652,060	$1,969,480	$2,883,099

Net decrease $913,619.

DURING 1909 the Equitable celebrated the fiftieth anniversary of its organization, and the record of its fifty years of operation is therefore worthy of note. It is a remarkable record, and when considered in the light of the present large amount of business outstanding foreshadows in only a slight degree the vast volume of funds it will disburse in the years to come.

RESULTS FROM ORGANIZATION, 1859-1909, INCLUSIVE.

Premium receipts	$1,141,713,978
Death claims paid	353,581,910
Endowments and annuities	66,874,189
Surrender values	166,362,762
Dividends to policyholders	120,154,012
Total payments on policyholders' account	706,972,873
Assets, December 31, 1909	486,109,638

PROPOSED EMPLOYERS' LIABILITY LEGISLATION in Askansas is unique in that both the labor organizations and the liability companies seem to take it favorably. It proposes fixed compensation following a regular scale and aims to obviate the "ambulance chaser."

THE DIRECTORS of the Caledonian Insurance Company have resolved to recommend, subject to audit, a dividend of twenty-four shillings per share (being an increase of four shillings per share over the rate declared last year) payable free of income tax in equal half-yearly instalments on Whitsunday and Martinmas next. The underwriting profit in the fire department for 1909 amounts to £71,093; adding interest, the total surplus on the year's business amounts to £82,692. The dividend of 24s. per share will absorb £25,800, leaving a balance of £56,892 to be carried forward.

THE TOWN OF WATERLOO have just sold their issue of $33,173.73 debentures issued for water and gas works and local improvement purposes to Wood, Gundy & Co.

Waterloo is one of the most substantial manufacturing towns of its size in Western Ontario.

The following fire companies will be located in the building recently re-constructed by the Lake of the Woods Milling Company, opposite the Board of Trade in this city: *Alliance, Norwich Union, German American, Scottish Union & National* and the *Dominion Fire.*

THE ALLIANCE ASSURANCE COMPANY'S annual statement for 1909 shows the following results:

Net premiums		$6,586,820
Loses 39'9 p.c.	$2,623,355	
Expenses and commission 37'5 p.c.	2,475,194	5,098,550
Trading surplus 22'6 p.c.		$1,488,270

TRINITY CHURCH CORPORATION, NEW YORK HAS ASSETS ABOUT $14,500,000.

The financial statement for the year ended 31st July, 1909, of Trinity Church Corporation, New York, shows its combined assets to have been approximately $14,500,000. In its lists of receipts appears the following: Rents of real estate, $743,718; pew rents, which are collected in only four of the churches of the parish and not universally in these $16,381; sales of real estate, $81,865. Trinity cemetery (not the churchyard at the end of Wall Street), $3,862; notes which the parish has taken out, $300,000. With the cash balance with which the corporation started the year, the receipts aggregated $1,153,230.

Trinity spends for the maintenance of her 10 churches and nine schools, including such items as church music, the pay of the clergy, repairs to the buildings, supplies, fuel and light, water rents and insurance, $355,517. It was an increase of $15,000 over the expenses for the same items in the year before.

The cost of maintaining the real estate holdings of the parish outside of the churches and schools, amounted to $461,252. It cost the parish $11,000 more in taxes and $15,000 more in insurance to keep its property going than it did the year before. The city taxes and water rates, over what the lessees paid, amounted to $140,705. Repairs cost about $140,000. The year left the corporation with $205,458 in the bank, an increase of about $170,000 over the year previous.