

The Nippon, a Japanese life insurance company, established in 1889, succeeded in procuring one-third of the total business done in Japan in 1891. Life insurance has become popular, and is patronized by the best classes in Japan, and by women as well as men; the mortality compares favorably with other countries. Here is a population of 41,000,000 open to Canadian enterprise.

The Gardiner Journal (Me.) suggests the passing of a law limiting the amount of insurance payable to the assessed value of the property destroyed, and says: "If one is supposed to pay a tax on the market value of his property, there is no reason why a house and lot should pay on a certain valuation, while, as in many cases, the house alone may be insured for considerably more."

A policy holder of Burley, in England, brought an action to recover \$80 from the Ocean Accident and Guarantee Corporation, as compensation in respect of illness. The Company refused payment, as a premium due in November, 1893, was not actually paid until February, 1894. It appeared, however, that the agent had received the money, but having entered the service of another company he retained the premium in anticipation of the assured procuring a policy in the company he had removed to, which, however, was refused, and then the receipt in the old company was issued to the assured. The judge held that so long as the money was paid in November, of which there was direct evidence, the Ocean Company were bound by their policy. There was no possibility of escape.

The Policy-holder prints the following table of "Ratios of Fire Reserves (excluding capital) to Fire Premiums, as per accounts for 1893":—

	Ratio	163 per cent.
Northern.....	"	160 "
Sun.....	"	159 "
Liverpool & London & Globe.....	"	158 "
Imperial.....	"	150 "
North British & Mercantile.....	"	135 "
Alliance.....	"	134 "
Phoenix.....	"	128 "
Royal.....	"	118 "
Guardian.....	"	114 "
Union.....	"	92 "
Caledonian.....	"	90 "
Atlas.....	"	88 "
Norwich Union.....	"	77 "
Scottish Union & National.....	"	76 "
London & Lancashire.....	"	69 "
Manchester.....	"	33 "
National of Ireland.....	"	

#### PERSONAL MENTION.

MR. J. H. EWART, general agent for Ontario of the National of Ireland, has our thanks for a very handsome and useful letter case.

MR. C. D. RICHARDSON, Manager at Toronto of the London Guarantee & Accident Company, died on 20th October of typhoid fever.

MR. EDWARD R. MUNRO, of the Guarantee Company of North America, has been appointed Secretary of the Company's branch at Pittsburg, Pa.

WE WERE PLEASED TO RECEIVE a visit a short time ago from Mr. F. S. Whittaker, of St. John, N.B., manager for Canada of the North Queensland Insurance Company of Australia.

MR. HOLLAND A. WHITE, who represented the Sun Life Assurance Company in Ottawa, and later in London, Eng., has returned to this country, and now represents the Sun at Hamilton.

MR. GEO. HAGUE, General Manager of the Merchants Bank, arrived home on the "Campania." He visited a number of places in England where the bank has connections, and reports business in a promising condition generally.

MR. ARTHUR BROWNING, insurance broker, has been appointed by the Hon. Mr. Justice de Lorimier commissioner for receiving affidavits for the courts of this district. Mr. Browning is also commissioner for receiving affidavits for the province of Ontario.

We have had the pleasure of a call from Mr. W. Campbell, of the *Bulletin*, Toronto, and were pleased to see the veteran journalist so well and full of hope; also from Mr. T. Bruce, manager of the Union, Winnipeg; Mr. G. H. Burdick, Secretary of the Phoenix of Hartford; and Mr. E. W. Hendershot, Manager of the Sun Life at St. John, N.B.

**Fire Agency Wanted**—An Agent in Halifax, N.S., controls more fire insurance than his Company can carry, and will be glad to communicate with any Company desirous of a representative in Halifax.

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