

kill him. There is a rule that such stay wires should be insulated six feet from the stake or pole to which they are attached below, but this rule is usually violated.

Even the small wire of call box lines may be a vehicle of death. Last week, at Williamsville, O., a boy of 16 flying a kite by means of a fine copper wire let the copper thread touch a trolley wire. He and his mother who ran to his aid were killed.

D. S. CREAMER,  
Ohio State Fire Marshal.

#### VALPARAISO CONFLAGRATION.

British companies having offices in Valparaiso, according to the directory of that city, are as follows:

Alliance, Atlas, Commercial Union, Guardian, Law Union & Crown, Liverpool & London & Globe, London & Lancashire Fire, North British & Mercantile, Northern, Norwich Union, Palatine, Phoenix, Royal, Royal Exchange, Scottish Union, Sun and Union.

All seem confident that the strict earthquake clauses contained in policies written in the tropics would protect the companies from serious losses.

We append a list of Chilean companies showing the authorized and paid-up capital of each. These reports apply to the period prior to December 1, 1905, when the new Chilean law went into effect. One purpose of the law, was to induce increased cash capital, and it may have had that effect:

Company.	Date organized.	Capital authorized.	Capital paid up.
		\$	\$
Alemann, Santiago (1900).....		750,000	73,000
America, Valparaiso (1861).....		730,000	73,000
Central, Valparaiso (1900).....		730,000	73,000
Chilena, Valparaiso (1853).....		730,000	74,000
Christoforo, Iquique (1892).....		365,000	36,500
Commercial, Valparaiso (1899).....		730,000	36,500
Espanola, Valparaiso (1899).....		730,000	86,500
Estrella de Chile, Santiago (1894).....		730,000	36,500
Francesca, Santiago (1899).....		730,000	73,000
Hera, Valparaiso (1800).....		730,000	91,000
Internacional, Valparaiso (1901).....		1,225,000	182,500
La Ta, Valparaiso (1099).....		912,500	91,250
Mitua, Iquique (189).....		479,704	23,535
Nacional, Valparaiso (1883).....		730,000	45,625
Nueva Esrana (1900).....		730,000	73,000
Pacifico, Valparaiso (1886).....		1,095,000	109,500
Protectora, Valparaiso (1885).....		730,000	36,500
Salvadora, Santiago (1902).....		365,000	36,500
Saltora Iquique (1901).....		365,000	36,500
Union Chilena, Santiago (1898).....		730,000	73,000
Valparaiso, Valparaiso (1829).....		730,000	73,000

So far as can be ascertained, none of the insurance companies of the United States or Canada had anything at risk in Valparaiso or other Chilean cities.

It is reported that the combined risks held by the Valparaiso fire, of the Liverpool & London & Globe and the London & Lancashire fire insurance companies amount to \$4,000,000. \$3,000,000 of this amount is stated to be covered by strict earthquake clauses.

#### YORKSHIRE INSURANCE COMPANY.

We had a pleasant visit this week from Mr. Jas. Hamilton, secretary and general manager of the Yorkshire Insurance Company, York, England.

Mr. Hamilton, who is accompanied by Mrs. Hamilton, arrived in Montreal a few days ago, since when, he has taken considerable interest in viewing the city, and some of its suburbs. He has expressed himself as being very agreeably surprised at the general appearance of prosperity and wealth of the city, as well as its fine buildings.

Mr. Hamilton's visit to Canada has a two-fold object, business and pleasure. The business part consists in looking over the ground, with a view to opening a branch office, for the fire department of his company, should he deem it wise as a result of his investigations, and also attending to the appointment of a representative to take charge of the company's business, should they decide to come to Canada.

The Yorkshire Insurance Company, was established in the year 1824, and has always maintained a reputation for capable and effective management, as well as for fair and liberal dealings. Originally established for the purpose of transacting fire and life insurance, it now conducts Personal Accident Employers' Liability, Burglary, Fidelity, Guarantee and Live Stock business. Since its inception the company has paid in claims more than \$25,000,000.

The company has an authorized capital of \$5,000,000, and paid-up \$278,230. Its total assets on 31st December, 1905, amounted to \$8,942,061. The fire premiums for 1905 (after deduction of re-insurances) amounted to \$1,141,334, and losses to \$576,538.

Mr. Hamilton informs us that he has received a number of applications for the management of the company in Canada. He leaves for the coast today, and the appointment of a representative, for Canada, is not likely to be decided upon, until his return to Montreal in about two weeks.

#### ARRESTED FOR REBATING.

The life managers of Pittsburg entered into an Anti-rebate agreement last December. As a result W. L. May, manager for the Fidelity Mutual at Pittsburg, has been arrested on the charge of rebating.

It is alleged that when writing a policy with a premium of \$456.80, he gave a rebate of \$100 to the applicant.

The outcome of this case will be awaited by life men with interest.

Under the laws of Pennsylvania rebating is a misdemeanor punishable by a fine of \$500 and suspension of license for three years.

Were such laws and conditions to exist in other parts it would, no doubt, have a beneficial effect.