

#### ADVANCE IN LIFE ASSURANCE RATES.

Full particulars of the decision of the life assurance companies regarding a general advance in rates, to which reference is now being made in the daily papers of Toronto and Montreal, appeared in our issue of September 22nd, in which we also furnished our readers with a table showing the new premiums with profits.

#### THE MAINE NON-FORFEITURE LAW.

The benefit derivable from this admirable law has just been exemplified in the case of Mr. D. L. Bessette, late Manager, Mutual Reserve Fund Life Association of New York. Mr. Bessette paid seven annual premiums to the Union Mutual Life Insurance Company on a policy of \$2,000. In 1887, he discontinued paying. The widow, who had concluded that the policy had lapsed long years ago, has just been surprised by a prompt settlement of the claim, the policy having been kept in force under the Maine Non-Forfeiture Law. The widow now acknowledges with natural surprise and gratitude, the receipt of over \$1,700 from the Montreal Branch of the Union Mutual.

#### THE EATON FIRE LITIGATION.

The long drawn-out litigation in connection with the insurance effected in the Quebec Fire and some other companies is not yet at an end. After the recent adverse verdict in the Appeal Court, the group of companies known as the English Lloyds retired from the contest, having decided to pay up. But the five remaining companies, representing about \$18,000 of insurance, have appealed from the recent decision to the Supreme Court of Canada.

#### THE INSURANCE INSTITUTE OF TORONTO.

This organization is now fairly launched and under excellent auspices. Its first General Meeting was held on 26th October in the Board of Trade Building, Toronto, when the Constitution was adopted.

Mr. J. J. Kenny, Managing Director of the Western Assurance, was elected by acclamation President, and the following officers appointed:—Mr. Henry Sutherland, Managing Director of the Temperance and General Life, Vice-President; W. H. Hall, of the American Surety Co., Honorary Secretary; A. Duncan Reid, of the Ocean Accident, Honorary Treasurer; William Robins, Secretary C. F. U. A., Curator. A representative influential Council was also elected.

#### DEATH OF MR. R. D. GAMBLE.

Intelligence of the death of Mr. R. D. Gamble, General Manager of the Dominion Bank, has just been received. He died on the White Star liner "Oceanic," which arrived at New York on Wednesday night.

The town of Pembroke sold its 20 year 4 per cent. debentures, \$17,000, for \$17,513.

#### ACKNOWLEDGMENTS.

Index and Glossary of Building Terms.—We have received from the Insurance and Actuarial Society of Glasgow a copy of the "Index and Glossary of Building Terms," prepared by Mr. A. B. Dansken, Fire Loss Assessor. This useful work was compiled by Mr. Dansken in connection with a series of lectures upon Building Construction delivered by him to members of the Society during the session of 1896-97.

The extract from the by-laws under the Glasgow Building Regulations' Act is well worthy of study by Montreal civic authorities. The proper construction of chimneys and fireplaces has evidently been made the subject of careful consideration in the City of Glasgow, and the regulations adopted are such as any corporation would do well to adopt and enforce.

Illustrated Montreal. We have received a copy of the fifth edition of this pretty souvenir book. As a guide to the metropolis of Canada the work is useful as artistic, and continues to reflect credit upon the publisher, Mr. John McConniff, Tourist Agent. Illustrated Montreal is a revelation not only to visitors but to residents of the great mercantile centre of the Dominion. In turning over the pages of this work of art, we are made to realize the great natural beauty and the wealth of historical associations connected with this great Canadian city. The historical sketches are excellent, and the illustrations fine specimens of the engravers' art. Those in search of something to send to absent friends as a Christmas present cannot do better than to select this pleasing souvenir of the Dominion of Canada.

### Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

#### TORONTO LETTER.

Special General Meeting of Toronto Board Called.—Improvements to Rules Mooted.—"The Good we do Lives after us," and much of the other.—Toronto Specific Ratings will be completed 1st Jan.—Toronto Board Rooms to be in new Lancashire Building.—If an Applicant for position as Toronto Fire Chief send your Photo.

Dear Editor.—Evidently the Toronto Board desires to go the C. F. U. A. "one better" in pursuance of the non-intercourse plan for the proper separation of the Tariff and Non-Tariff Companies. The Board has at the call of certain members issued a summons for a Special General Meeting of the Board to be held on the 27th instant, when it will be proposed that such amendment be made to the Rule regarding queries, as will permit of a straight question being put to each member asking if he has given aid and comfort in any way to the enemy. To avoid complications which some say would surely ensue, and the possible development of an awkward situation, provision will be made, that unlike the ordinary query regarding the taking of "named varieties" of risks under tariff, and which query within certain time limits is retroactive,