

## INSURANCE NOTES & NEWS

The bill introduced into the Ontario legislature providing for the appointment of provincial fire marshals has been withdrawn, but will probably be re-introduced next session.

The London and Lancashire Guarantee and Accident of Canada has moved its United States headquarters from Hartford to New York, where it is located at 57 William Street.

H. S. Wilson has resigned as general manager of the Sovereign Fire of Toronto, retaining the United States managership and his considerable stockholding in the company. He will settle the affairs of the United States branch.

At the instigation of the Ontario Fire Prevention Association, Toronto had its first clean-up day on Friday. The Association intends to enlarge the scope of its work, and carry on a vigorous campaign for educative work in the matter of fire loss from carelessness.

The Quebec Government which, we imagine, bears the palm among the Canadian provincial governments for the taxation of life companies, is to be waited on again by the managers, with a view to the reduction of the taxation on premium income, now 1 3/4 per cent.

The arson outrages by the rampant suffragettes in England lead the *Insurance Record* to suggest that the fire offices should protect themselves either by the inclusion of a "suffragette clause" in their policies or by making a claim upon the funds of the organization directing the militant operations.

The Sun Life of Canada has just paid a death claim of \$10,000 gold in connection with the recent assassination of Vice-President Suarez, of Mexico, who was shot to death along with President Madero by their military guard, under the euphemistic excuse that they were "trying to escape."

Senor Suarez had two policies in the Sun Life, both taken out before his elevation to the vice-presidency. President Madero had on several occasions during the last couple of years tried to take out assurance with the same company, but the management had refused to assume the risk.

The fight between the fire insurance companies and the State of Missouri is now in full swing. With most of the companies the time for accepting risks expired on Wednesday at midnight and early in the week, agents' offices in St. Louis were doing a driving business up till the small hours of the morning.

The Insurance Superintendent of Missouri, backed by the Governor, is out with a plan of State Fire Insurance. The 1911 loss in the State of the stock companies was 76.5 per cent. and in 1912 their loss was about 71 per cent. According to these figures, the State experiment ought to be instructive to those concerned, even if a little expensive.

There are possibilities that the exodus of the fire insurance companies from Missouri will be shortly followed by a like exodus of the casualty insurance companies, so far as policies providing for the payment of death benefits under accident policies are concerned. The continued existence of the suicide law, under which the companies have no defence when death is caused by suicide, is the reason.

An important amendment was made to the Saskatchewan Workmen's Compensation Act at the legislature's last session by the addition of a section rendering it necessary for every employer in the case where a workman in his employ has been incapacitated by an accident to report such accident to the Secretary of the Bureau of Labour.

The Royal Arcanum is to be compelled to endeavor again to uphold the legality of the increase of assessment rates in 1905. On the application of Albert C. Aubrey, a member of DeWitt Clinton Council in Brooklyn, the order has been enjoined by Supreme Court Justice Kelby, pending the trial of an action, from suspending him as a member of the council, if he complies with the rules as they existed prior to 1905 and pays \$5.70 a month, the amount of the old assessment.

The situation of fraternal insurance organizations is distressful, with the Royal Arcanum enjoined again from suspending a member, who paid under protest the assessments on his certificate at increased rates, and has sued to recover the excess amount; several organizations, like the Knights of Honor, near the point of extinction, and the National Convention of Insurance Commissioners emphatic in its determination to stand by the Mobile bill for adequate rates and the attainment of solvency.—*Insurance Press*.

Mr. Frederick L. Hoffman, in commending new Australian statistics showing the facts of Australian mortality experience for the period 1881-1910, separately for the six Australian states, suggests the great practical value of corresponding investigations into the longevity of the inhabitants of the larger geographical divisions of the United States and Canada. While it has to be conceded that the difficulties in such an investigation are quite considerable, he says, it is conclusively shown by the Australian results that they can be successfully overcome by a skilful treatment of the facts.

And now the Home of New York, which for years has been a vigorous and consistent opponent of underwriters' agencies, has fallen into line with the great majority of its competitors, and will shortly launch an institution of this character itself.

President Snow says such action must not be construed as abandoning the position heretofore assumed by the company with respect to "annexes," and if at any time in the future "the agents in any locality are able to agree upon a rule limiting company representation and to enforce it in spirit and in fact," the Home will be among the first to support them.