

We notice that the business heretofore carried on under the well-known firm name of Robert Ward & Co., Victoria, B.C., by Mr. Robert Ward, has been acquired, and will in future be conducted, as from January 1st, by "Robert Ward & Co., Limited Liability," incorporated under the Companies' Act 1890.

The fire underwriters of Philadelphia have harmoniously agreed to ratify the agreement as to rates and commissions of September last, binding the companies to maintain the rates and regulations of the association of the middle department and of the local boards. A 15 per cent. commission is a feature of the agreement.

Our London Exchanges bring news of the death of Mr. John Rüntz, chairman of the board of directors of the British Empire Life Assurance Company, a position which he has occupied since 1873, though he became a member of the Board ten years earlier. He has always been active in the company's management.

At the last board meeting for 1891 of the London and Lancashire Life held in this city, proposals for \$229,500 of insurance were accepted—the largest amount, we believe, with one exception, reported by any life office represented here. This indicates lively work in the field, and is highly creditable to Manager B. Hal Brown.

In the suit brought by the assignee under the two policies for \$5,000 each, issued to Ex-Governor Page of Vermont in Oct., 1885, by the Mutual Reserve Fund, to which we referred not long since, a verdict was given for the defendant in a Brooklyn court, on the ground that untrue answers to some of the questions in the application had been given.

Among the callers on the CHRONICLE lately were Messrs. B. G. Taylor of St. John, N.B., general manager of the Universal Marine of that place; G. L. Ridout, of Ridout & Lyster, Sherbrooke, of the Sun Life; T. E. Perkins, of the *Spectator*, New York; Alfred Shortt, Halifax; and E. L. Philips, St. John, N.B., special agent of the British America.

Toronto fires, losses and insurance for the six years past have been as follows:

	Alarms.	Losses.	Insurance.
1886	274	\$280,902	\$1,164,163
1887	308	74,685	638,149
1888	311	215,192	967,979
1889	317	134,760	1,016,138
1890	385	487,186	1,184,475
1891	442	210,115	1,150,206

A collie dog, well known for his remarkable intelligence, gave a fire alarm at the Academy Hotel, corner of Howard and Franklin streets, one night last week, which saved the building and lives of occupants. The dog slept in the room of the proprietor, Mr. Adler, and awakened him at 3 o'clock in the morning by barking and whining. On opening the door Mr. Adler found volumes of smoke filling the house. The guests were aroused and the fire department summoned.—*Baltimore Underwriter*.

For the ten years ending with 1890 the premiums received in Boston were \$22,027,815 and the losses \$11,507,515, including the big Thanksgiving day fire of 1889. The share of premiums received on buildings was \$7,684,690 and the loss \$3,007,530; on contents the premiums were \$14,343,116 and the losses \$8,499,984. For 1891 the *Standard* puts the premiums received on buildings at \$850,000 and losses at \$438,000; on contents, premiums \$1,650,000, and losses \$862,000.

The case of Mr. Arbuckle of Merrickville, Ont., who was insured for a considerable amount in several accident companies, and was killed some time ago in his mill, is being contested in the courts upon suit of Mrs. Arbuckle. Intentional injury resulting in death is the defence set up. The contesting companies are the Citizens, Canada Accident, Accident Ins. Co. of North America and Manufacturers.

We noted the claim for damage by fire some months ago on the lime kiln of Crockett & Co. at Rockland, Me., which was referred to referees, the question being whether the wetting of lime destroys its value before there is a fire, or whether the wetting produces the combustion. The referees have decided that combustion immediately follows the wetting, and hold the insurance companies liable for \$1,900.

We are advised by a reliable life manager at Toronto, that the agent of a certain competing company at that place furnished several \$5,000 policies in December, on which the entire first semi annual premium was rebated, one of the insured at least stating that it was also understood that the second semi-annual need not be paid. For the present we withhold names, as we can scarcely believe the company can be a party to this arrangement.

We have received from Messrs. Robert Ward & Co., a very interesting quarto volume of about a hundred pages called "Victoria Illustrated," and designed to present the characteristic points and advantages of British Columbia and its capital. The book is profusely illustrated with views of buildings and prominent citizens, all executed in the best style of modern photo-engraving.

The Hartford fire insurance companies have declared about the same dividends this year as last, the figures at the recent annual meetings being as follows: Aetna 5 per cent. quarterly; the Phoenix 3½ quarterly; the Hartford 10 per cent. annual, and 4 per cent. extra; the National 5 per cent. semi-annual; the Connecticut 4 per cent. semi-annual; the Orient 3 per cent. semi-annual; and the Steam Boiler 5 per cent. semi-annual—a total for all of \$590,000.

The six Hartford Fire insurance companies come out of the fight in 1891 on the whole perhaps better than was expected. Of course, as compared with 1890, there has been a decrease of surplus, the total being about \$460,000, distributed as follows:—Aetna, \$136,358; Connecticut, \$18,346; Hartford, \$60,086; National, \$35,622; Orient, \$27,161; Phoenix, \$182,619. There has been, however, a total increase in the unearned premiums of about \$950,000.

Speaking of the life business transacted in Illinois during 1891, the *Investigator* says: "The business written in 1890, according to the State report, aggregated \$65,535,308, nearly ten millions of which was industrial. Upon this sum the premiums paid aggregated \$7,628,117. If the estimates for the business of 1891 furnished by the various agents are not astray, the total writing for last year will be close to \$76,000,000, and the premiums will approach \$8,000,000."

A delegation from the Life Underwriters' Association of Quebec and Ontario, consisting of Messrs Corthorn, Cohen, J. F. and R. Junkin, Oxley and Haycock, had an interview on Thursday of this week with the Hon. Mr. Foster, Minister of Finance, and Insurance Superintendent Fitzgerald, with reference to the amendment to the Insurance Act proposed last year to prohibit granting of rebates and for the license of agents. The outlook for the amendment is regarded as favorable.