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Fireproof Wood. A building expert in Toronto affirms that if the warehouse in which commenced the conflagration in that city had been fitted throughout with fireproof wood, it is almost certain that no conflagration would have occurred. He argues that fireproof wood would have so far retarded the progress of the fire as to have enabled the fire brigade to confine it to the building where it originated. When a fire breaks out every moment is of great consequence, as, in a few minutes, a fire comes under the control of the fire brigade, or so develops as to be beyond their power to subdue.

Life Assurance And Patent Medicines. Life assurance and patent medicines seem to have no natural connection, but, owing to a statement made by Mr. Bok, the State Analyst of Massachusetts, one life company has required its medical examiner to ask each applicant for a policy: "What patent medicines have you used during the last five years?" and others are reported to be considering the same step. The Analyst in his report, No. 34, gives the per cent. of alcohol in each one of thirty-six patent medicines. In fourteen of them the volume is from 12 to 20 per cent., in seventeen from 20 to 30 per cent., in five from 30 to 47.5 per cent. Beer contains only from 2 to 5 per cent. of alcohol. Most patent medicines, according to the Analyst for Massachusetts, contain a much larger per cent. of spirit than port, sherry or any wine, and some are declared by him to be "stronger than whisky."

A Trap For Rebaters. The Insurance Commissioner of Kentucky is requiring every life agent in that State to take an affidavit in following terms:—

"Have you, by any scheme or in any manner taken any note with the intention of returning same without being fully paid, or have you discounted

any note of the assured to the assurer, or made any promise or in any way tried to violate Section 656 of the Kentucky statutes, known as the anti-rebate law?"

2. "Have you through any person or persons in any way attempted to rebate any premium to any person in Kentucky since January 1, 1904?"

3. "Have you insured the life of any resident of Kentucky outside this State since January 1, 1904, with the intention of violating the anti-rebate law of Kentucky?"

4. "Have you, since January 1, 1904, given any part of your commission to any person in Kentucky not a licensed agent of the company you represent to assist you in procuring insurance?"

"If your answer be yes to the last question, give the name of the person or persons you agreed to divide the commission with, with their post office addresses."

If an agent refuses to answer, his license will be suspended; if he confesses to have broken the law by rebating, he is liable to a fine of \$500; and if he is detected in giving a false answer, he will be punished for perjury.

The meshes of this net seem to leave no loop-hole for a rebater to escape through.

Special Advisers. Assistant-Attorney General I. C. Melville, of Colorado, has furnished the insurance department of his State with an opinion of considerable interest to life underwriters covering the practice of certain companies of appointing "special advisers." The "Standard" calls attention to this opinion and says: "These special advisers are usually prominent men in a town who help local representatives solicit business, by advertising the company among their personal acquaintances, giving agents the benefit of their knowledge of the standing and habits of prospective policyholders and in various other ways acting as a sort of passive promoter of good business. For this, annual compensation is received, and, in case they are policyholders of the company