

There is a general complaint from the Pacific Coast because of the extensive appointment by the companies of farmers and of business men in the small towns to act as brevet agents, to the great detriment of regular local agents.

During the first six months of 1892 the total fire premiums received on business in New York city amounted to \$4,382,111, against \$3,902,753 for the corresponding period in 1891. Does this argue an increased business or higher rates?

The insurance of women is evidently hereafter to be a feature of the New York Life's business. That company has created a Woman's Department, and placed it in charge of Mrs. Juana A. Neal, formerly with the Mutual Life on the Pacific Coast.

The Equitable Life of London, since organization in 1765, doing business under its antiquated deed of settlement, has decided to register under the Companies' Act of 1862, and keep up with the procession by adopting advanced plans and practices.

It is stated from London with a good deal of confidence, that Mrs. Maybrick will soon be released from prison, the new attorney-general, Sir Charles Russell, and Mr. Asquith, the new home secretary, both, it is said, being in favor of her release.

According to Dr. Casper of Berlin, the mortality among bachelors is greatly in excess of that among married men. For 41 bachelors who live to age 40 there are 78 married men reaching the same age. At 60 the proportion is 22 of the former to 48 of the latter, and at 70 it is 11 to 27.

Our London contemporary, the *Spectator*, announces its purpose to bring out in a single volume, called the "Insurance File," a photographic reproduction of the statements of insurance companies doing business in Great Britain such as now appear from time to time in its columns.

British government insurance by the Post-office department is looking up. In 1891 the enormous number of 529 policies for £28,930 and 968 annuities for £26,673 were issued. This was about equal to three or four days' issues by one of the large companies, and a week's work by each of several others!

The cashier and bookkeeper of the branch office at Chicago of the Mutual Benefit Life insurance company, Albert Stritmatter, is said to have embezzled from \$5,000 to \$10,000 of the company's funds. He left town with a woman, who, it is said, is at the bottom of the trouble, but was overhauled and arrested at San Francisco.

Six cases of remarkable longevity are reported from Catalone, Cape Breton. The united ages of the sextette are 572 years. They are all from the Scottish Highlands, and their several ages are as follows: Malcolm McMillan 106; Jesse Roberson 103; Roderick McLean 93; Angus B. McAuley 90; Archibald McLean 90; and another, name not given, 90.

The installation of electric light wires in Kansas city is found to have been very faulty, and the board of fire underwriters, in conjunction with the fire department, have instituted a system of rigid inspection. An expert inspector has been employed, and buildings not coming up to the required standard will be charged an increased insurance rate.

In our legal columns the reader will find a pretty full report of the opinion recently delivered by the Privy Council in England on the case of the Connecticut Fire insurance company against Walter Kavanagh of this city, sustaining the decision of the courts below in favor of the defendant. The case is of far more than local interest.

The largest hook and ladder truck in the world has lately been put in service by the Cincinnati fire department. It is 65 feet in length, and when loaded weighs 2,500 pounds. It has an outfit of fire extinguishers and 12 hand ladders. Its large crank ladder is long enough to reach the top of a twelve-story building. The truck, with its complete equipment, cost \$3,500.

Companies guaranteeing to insure the payment, principal and interest, of debentures issued by corporations at one-half of one per cent. per annum are the latest thing in England. A large steel, iron and coal company sends out a prospectus offering \$1,000,000 of five per cent. debentures, with the announcement that the Securities Insurance Company will insure their payment as above stated.

An English accident company, the Globe, it is said, proposes to policyholders to furnish the company's physician gratis, for attendance in case of accidental disablement. For this provision, when accepted, it will add \$3 75 to the regular \$20 rate on a \$5,000 policy. It strikes us that attendance by its own physician would be a decided advantage to the company, and that the extra rate might well be dispensed with.

Lovell's Business Directory of Montreal for 1892-3 is just out, and proves on examination to be a very valuable adjunct to the office of every business man. The ground covered is extensive, the classification convenient, and the mechanical execution good. The volume contains also a street guide, a directory of civic institutions, churches, clubs, schools and colleges, and a fund of other information which can be readily drawn upon at will.

The Canadian Mutual Life Association, of the assessment variety, has been consolidated with the Massachusetts Benefit Association, also of the assessment variety, now doing business in Canada. The Canadian Mutual was organized in 1880. We also note that F. Curran Wilson, a former inspector, has issued an open letter to the members about certain charges of violation of law by the Association and the alleged misapplication of trust funds.

The report on government insurance in Berlin, Germany, for 1891 shows that about one-third of the population, or 470,000, were insured under the provisions of the law; that 1,363 annuity claims were allowed, calling for 215,000 marks (about \$50,000); that the average amount of the annuities was 158 marks (about \$38) per annum, and that the total expenditures for the year were about 750,000 marks and the receipts 5,000,000 marks.

The German life insurance companies, of all kinds, have made the following record on new business issued during the past five years:—

	No. of policies.	Amount assured.
1891	108,806	\$101,991,365
1890	105,513	93,192,155
1889	94,890	86,640,855
1888	87,143	82,895,605
1887	83,445	80,016,075

The outstanding assurance in 1891 amounted to \$1,057,792,275, under 1,216,281 policies.