

authorities of the Ottawa Synod, and some others, should take council with an actuary and desire him to draw up a scheme for placing the desired insurance of clergymen's widows on a fair and sound financial basis. The supporters of the above named scheme appear to have never considered what the claims are likely to be upon the Fund to be established, nor ascertained what its income will be. Church affairs of a similar nature should be conducted on the same business principles as other secular business, the bases of which are, equity and adaptability of means to the end desired. Neglecting such principles inevitably breeds dissatisfaction and jealousies, which lead to irregular payments, disregard of Synodical laws, and failure of any scheme not based on actuarial methods and business like management.

**A Novel Ladder for Fire Brigades.** A description is given in the "Insurance World" of a ladder invented by a former artillery officer which is on a new principle. The height is 81 feet, made in sections like a telescope. It is raised by gas pressure, and can carry a man up with it to any desired point along with a length of hose, and one or more short ladders. It is made of steel, therefore non combustible, and can be placed at any angle with fittings to give access through windows. It is claimed to dispense with the services of six or eight firemen as one man only is needed to place and keep it in position. This novel machine is said to be in use in Germany and Austria. Pittsburg is about securing one which, when ready, should be inspected by the chief of our fire brigade.

**Foreign Companies and their Agents in United States and Canada.**

Some recent differences between the Imperial Insurance Co., and its manager in the Southern States gave rise to sharp criticisms of the treatment of American managers by the British head office authorities. The New York manager of a foreign company replies that in his judgment English managers are usually a broad and liberal class of men. He cites the following in support of his plea:

"A year or two ago when the loss record of all companies was particularly bad, a prominent foreign company after four or five years of profit had an off year, and dropped considerable money as the result of its operations. Its manager naturally expected when his final returns were forwarded, to receive in reply a sharp letter of criticism and perhaps a rap or two over the knuckles. Imagine his surprise when instead, he received a most courteously worded letter, taking a sensible view of the untoward result and commending his past efforts and giving encouragement for the future. In order fully to show confidence, this same letter conveyed the pleasing intel-

ligence of an increase in salary voted by the directors in view of the fact that that there would be no contingent forthcoming. Another case of foreign office humanity comes to my mind. A branch manager in this country recently showed unmistakable signs of a general brake up in his health, due largely to overwork and confinement. Information as to his condition reached the other side accidentally, and within ten days he received an almost positive command to take a rest, either by coming to Europe at the company's expense or by going to a resort where business cares for the time could be forgotten. These are but two instances of the many that have come to my notice, and are worthy of note at a time when there seems to be a popular delusion abroad, that foreign officers are fair-weather correspondents only and show always a disposition to be arbitrary, unjust and discourteous in their treatment of their representatives in the States."

THE CHRONICLE some years ago referred to a local case, where the manager was agreeably informed that he would have been open to grave censure had his company not suffered by a certain fire, for such immunity, under the circumstances, would have evidenced neglect of push in securing risks such as other companies accepted.

**The Mutual Reserve and the Commissioners.**

A brief statement appeared in last issue of some of the circumstances of a quarrel between the Mutual Reserve Fund Life Association and the Insurance Commissioners of Minnesota and Wisconsin, to which most of our American contemporaries have devoted a large space. The Commissioners have been made to appear highly arbitrary in pouncing down upon the Mutual Reserve "like a bolt from the blue," demanding, at a few hours notice, that facilities be at once given to a professional actuary to make an examination of the company's affairs. It is now shown, that there had been warnings given by the Commissioners several weeks before the storm broke out, so "bolt from the blue" was a very inapt simile, for the aforesaid bolt had been rumbling around the darkened sky for a length of time. The day on which the Commissioners served a formal notice on the "Mutual Reserve" announcing that an examination would be at once commenced was, 31st. May last. This notice was heralded by a request on 4th March for the company's by-laws, which, on 20th March, were declared by letter to be "anything but satisfactory." In this letter the Minnesota Commissioner wrote:

"I am frank to state that I am inclined to hesitate very much about granting a renewal license to your company for the transaction of business in Minnesota during the present year. Taking into consideration the actual financial showing as set forth in your sworn statement, together with the numerous ugly rumors that have come to this department as