

PARAGRAPHS.

The North British & Mercantile recently re-insured the business of the Columbia Fire of Athens, Ga.

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There is always the danger that a few months of profit will lead to reckless fire underwriting.—*Insurance Post*.

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The National Fraternal Congress has gone on record as in favor of legislation that will permit any society desiring so to do to enter the field of whole family protection.

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Up to the beginning of this year the New York State Compensation fund wrote \$700,000 workmen's compensation premiums and the stock companies over \$12,000,000. "There's a reason."

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As one swallow does not make a summer, neither do two or three months of comparatively speaking small fire losses give reason for a demand for lower premium rates.—*American Exchange & Review*.

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The National Fire Protection Association has issued a bulletin calling attention to the dangers incurred in a new home dry-cleaning process involving the use of a patented gasoline soap and gasoline.

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The companies engaged in lake marine business are rubbing their hands with great satisfaction over the profits of the business thus far. But aren't the self-congratulations rather premature? The worst is yet to come.—*Spectator*.

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Immediately after General Botha's forces had conquered South-west Africa, the Norwich Union Life's South African manager announced that he required a new district manager for the territory. Even an American company could hardly "hustle" faster than that.

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A tabulation presented to the recent meeting of the National Association of Life Underwriters at San Francisco shows that while the reserves of 38 leading American companies have increased 52 per cent. in the last ten years, the amount of their policy loans has increased 78 per cent.

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Following the example of other British life offices, the Law Union and Rock, it is noted, has just issued a new prospectus presenting revised tables for immediate annuities, deferred annuities and also fixed term assurances, the revision, of course, being considerably in favor of the purchaser.

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Apropos of recent talk regarding plots of German sympathizers to blow up or damage plants in the United States making munitions for the Allies, the *Insurance Post* points out that the centre of activity in the manufacture of munitions is New England, where the senior and junior mutuals have hundreds of millions of insurance in force on high grade plants which are best fitted for this emergency work. A few fires in these plants started by foreign sympathizers, after putting the sprinkler equipment out of service, would work havoc with mutual dividends.

The income of the Michigan insurance department last year, was \$734,786, all from taxes, except some \$50,000. The department's expenditure was \$32,391, the balance, over \$700,000, being used for the support of the public schools. Why insurance policyholders should be thus compelled to pay school taxes twice over is one of those things nobody can understand.

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British companies doing an automobile business, it is reported, are encountering an unusual number of claims, owing to the fact that a large number of chauffeurs are now in the army and their successors at home are either elderly or have had to take their instruction hurriedly. On the other hand, a remarkable reduction in workmen's compensation claims is reported.

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An important action between the Northern Crown Bank and the Great-West Lumber Company is being settled in favor of the Bank. An appeal by the Lumber Company from the Alberta courts is now being withdrawn, the effect being that the Bank is entitled to recover all advances made to the company and, if necessary, to dispose of the company's assets in order to do so.

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I hear that some foreign-born people in this country are boycotting insurers from some other country. A German entered a local agency up North and said, "Don't renew my policy in that British company. Put me in an American company." The Royal's agent asked, "How would the Queen of New York do?" and the patriotic Fatherlander answered, "Yah, dot vill do."—*Coast Review*.

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One prominent mutual life society in the United States recently decided that a systolic blood pressure reading is to be taken with a standard instrument of every applicant under 50 years of age where the amount applied for or together with insurance in force in the company equals or exceeds \$20,000; and of all applicants fifty years of age or over, where the amount of insurance involved equals or exceeds \$10,000.

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A new number to hand of the Royal Exchange Assurance Magazine continues the series of interesting letters from the front contributed by members of the staff who are on active service. There also appear photographs of four members of the staff who have made the supreme sacrifice while serving in France, and a list to date of directors, officials and staff, comprising 228 names, who have joined the forces. The remaining contents are fully up to the usual high level of interest reached by this Magazine.

WANTED.

Special Agent for Montreal by a large British Life Insurance Company. Address stating age and previous experience in Life Insurance, terms, salary and commission to A.B.C. c/o Box 1502, The Chronicle, Montreal.