

New York, for a copy of the rules adopted by that Board, with reference to Electric Lighting, which will be found on another page of this issue.

Insurance Report, State of Illinois.—Chas. P. Swigert, Esq., Auditor of Public Accounts, will please accept our thanks for his courtesy in sending us bound volumes, Parts I and II, of the 16th Annual Report for the year 1883, of the State of Illinois.

The National Assurance Company of Ireland has taken over the business of the London and North Western Fire Insurance Company of England. The transfer dates from September 29th ult. The premium income of the London and North Western for the year 1883 was £43,467.

Mr. C. Hunter, formerly general agent for the Standard Life Assurance Company at Toronto, has been appointed superintendent of agencies for that Company, with headquarters at Montreal. Mr. C. Greville Harston succeeds Mr. Hunter as general agent at Toronto, and for counties of York, Ontario, Peel, Halton and half Simcoe.

Mutual Reserve Fund Association.—In addition to the points referred to in our letter, we would like to know whether the "Directors" are aware that this Association has no legal standing in Canada and is doing business here in open violation of the law. This is the exact state of the case.

There is no satisfaction in thrice slaying the slain:—Assessment societies never did and never will succeed; and the editor of *Our Society Journal* knows this as well as we do; but fools must be catered for as well as wise men, and so these societies flourish for a time.—*The Review*, London, Eng.

A Remarkable Explosion in a Flour Mill:—in Bamberg (Bavaria) was recently caused by the accidental overturning of a sack of flour, the dense clouds of the flour arising coming in contact with a gas-jet and thereby being ignited. Part of the roof of the mill was blown off and destroyed and windows broken, but the machinery was little damaged.—*The Eng. Review*.

The Standard Life Assurance Company's new building on St. James street is now nearly completed; it is a credit to both the company and the City of Montreal. It is one of the best buildings in the city, and is in keeping with the general standing of this fine old British Company. We shall endeavor to give a description of the building in our next issue.

North British and Mercantile Insurance Company.—Mr. D. Russell Jack, of St. John, N.B., succeeds his late father, Henry Jack, Esq., as agent for this company. Mr. D. R. Jack, although young in years, has already made his mark by capturing last year the prize offered by the directors of the St. John Mechanics Institute for the best essay on the history of the city of St. John.

The Nova Scotia Board of Fire Underwriters has added 10 per cent. to the rates on all mercantile risks in Halifax, to enable the Companies to recoup the \$200 license fee charged in that city under an Act of the Local Legislature, passed last year. If cities and towns will unduly tax insurance companies the latter must, as a matter of equity, increase the rates. The Nova Scotia Board of Fire Underwriters are to be commended for their action in this matter.

The Standard and British Empire Life Companies have set an example in procuring suitable offices in this city, which we should like to see followed by some of our other fire and life insurance companies. The dingy offices used by some of our British and United States companies are not at all in keeping with the character and standing of them. Investments of this description are, we think, very desirable.

We have received from Ira Cornwall, Jr., Esq., Agent General in Great Britain for the Province of New Brunswick, a Hand-book of St. John and the Province of New Brunswick. This hand-book contains a good deal of valuable information with reference to that Province, and amongst other things a description of "the woods and wood-working industries," by Ira Cornwall, jr. The Hand-book is published by John R. Hamilton, of St. John, N.B., price 20 cents.

Anglo-American Insurance Company of Washington, D.C.—The *Spectator*, N.Y., says: "this company claims to have been organized in June last, with a capital of \$1,000,000, one-half of it paid up, securely invested and "available to policy holders." As it is not subject to any supervision in the District of Columbia, and has not been admitted to do business in any of the States, it would gratify a reasonable curiosity if the managers would inform the public where its alleged paid-up capital is deposited, and how it is to be made "available to policy-holders." Will Messrs. Crawford, Craig and Co., or some of those agents who are transacting an underground, illegal business for this concern in Canada throw some light on the subject?

The British Empire Life Building.—We recently referred to the purchase of the Exchange Bank premises by the British Empire Life Assurance Company. Workmen are now busily engaged in making extensive alterations and improvements, including preparations for the erection of an Elevator of the best description. The present entrance on St. Francois Xavier street is to be closed up and a new entrance substituted on Notre Dame Street. When the alterations are completed these offices will be the most desirable in the City, both as to convenience and location. In procuring this building Mr. Stancliffe, the general manager for Canada, made a first-class investment for his Company. The British Empire Life office is making large investments in Canada. We should be glad to see some other offices following suit in this respect.

The Alliance Fire and Life office of London, England.—Sir Moses Montefiore, the great Hebrew philanthropist whose hundredth birthday was celebrated throughout the Jewish world last month, was one of the five founders of the Alliance in 1824, and is still chairman of the company. Tradition tells the following story of the organization of the office: Benjamin Gompertz, since famous as the author of a law of mortality known by his name, was candidate for the post of actuary to the Guardian Life, but was defeated, presumably because he was a Jew. Nathan Meyer Rothschild was his brother-in-law, and upon learning the facts from Gompertz, exclaimed, "Not select you because of your religion, mein Got, den I vill make a bigger office for you den any of dem;" and the Alliance was created to make a berth for Mr. Gompertz, who was appointed its actuary under the deed of settlement.—*The Monitor*.

Co-operativism whatever be its other merits, can boast of one fact, that it has more knaves to the square inch in its management than any other business extant. For some reason men destitute of character, but with the cunning