

On the whole, we are inclined to think that the fire business in 1891 in Canada will not turn out to be quite so bad as anticipated.

It is expected that the loss to the insurance companies by the fire at T. G. Foster & Co's., Toronto, on the last night of the old year, will aggregate \$80,000.

A new cotton mills tariff has at last been determined upon in England. This result has been secured by the active influence of some of the larger British offices.

The Boston fire underwriters, by a practically unanimous vote, have advanced rates in the business district ten per cent. on buildings and twenty per cent. on contents.

The Fairmount Insurance Association of Philadelphia, a weak concern whose attempts to do underground business in Canada we have several times exposed, has failed.

The Supreme Court of Nebraska has declared unconstitutional the law enacted by the legislature of that State taxing fire insurance companies a percentage on the risks accepted.

The Meriden insurance company of Connecticut has been reinsured in the Royal. It was organized in 1872, had a paid up capital of \$200,000, and a premium income in 1890 of \$142,645.

The United States Life reports a handsome increase in new business written last year, the amount being \$14,101,654. The total assets are \$6,737,988, and the surplus to policyholders \$649,041.

The four domestic and four foreign accident insurance companies in Italy in 1890 had a total premium income of 1,262,135 lire (about \$252,000) about equally divided, all of which made some profit.

Of the total amount paid for losses in 1890 by the largest of the German life companies—the Gotha Mutual—which was 10,843,800 marks, 10.8 per cent., or 1,170,400 marks, was due to influenza.

We learn that the North American Life of Toronto had a good year in 1891, and forged ahead considerably. When the annual statement appears in a tail we shall take pleasure in commenting on its salient points.

The Manchester Insurance Co. has acquired some very good business by reinsuring the Marine Insurance Company of St. Louis. Most of its business is on regular fire risks. The company was organized in 1837.

The German American of New York has re-insured the Citizens' insurance company of Cincinnati, which was organized in 1851, has a paid-up capital of \$200,000 and a premium income of about \$85,000.

Hamilton, Ontario, is to carry \$195,000 of insurance on its school buildings, to be covered under a blanket policy by all the companies represented in that city, the risks apportioned to each being from \$5,000 to \$10,000.

The number of fires in Montreal during 1891 was 646, against 507 for the previous year, of which 216 were in the eastern, 199 in the central, and 231 in the western division of the city. There were also 165 false alarms in 1891, against 76 in 1890.

The American casualty company has, through its Boston manager, John C. Paige, insured both the Boston & Maine and Old Colony railroads against injuries to employees or the public at an aggregate premium, it is said, of nearly a quarter of a million dollars.

In answer to several inquiries concerning the Atlas Accident insurance company of Boston, we can say that it has no authority to transact business in the Dominion, that it does business—the assessment plan, and that it has been but a short time organized.

The fire patrol system inaugurated last winter by the Montreal fire department is again in use, the districts covered being somewhat extended. Men are detailed with horses and sleighs for night patrol duty on the lookout for fires. This is a move in the right direction.

A novel suit is brought against the city of Montreal by one Joseph Brosseau, whose wood-yard was burned last summer. He asks for \$31,084, on the ground that due diligence was not used by the fire department in getting to the fire, which charge is denied. Brosseau was not insured.

Last year the members of the Baltimore fire department were insured by the city for \$500 each in case of death and \$5 weekly for disability, by the American Casualty Company at \$6 per man. This year the American Employers' Liability of New Jersey takes them at \$4.95 each.

The fire insurance companies doing business in London, as is well known, pay an annual tax for the support of the Metropolitan fire brigade of £35 per million of insurance. The tax for 1892, based upon the business of 1890, amounts to £28,214, the total insurance being £806,121,385.

The business of the Electrical Mutual insurance company of Boston has been assumed by the Home of New York, and that company proposes a syndicate of stock companies to continue the business at tariff rates under the present manager, Mr. S. E. Barton, who organized the Electrical Mutual.

The Commercial Bulletin is authority for the statement that the pro rata unearned premium of the Armstrong companies reinsured by the Lancashire was about \$1,600,000, and that the latter paid 30 per cent. to the companies for the business and about 11½ per cent. to Armstrong—a total of 41½ per cent.

The announcement is made that Mr. Charles A. Hewitt has resigned his position as editor of the *Argus*, and will speedily establish the *Insurance Post* at Chicago. We shall cordially welcome the new comer, well knowing what good work to expect from the fertile brain and the versatile pen of our Chicago frater.

We are not surprised to learn that the Equitable Life has dismissed from its service its London agent, Moss, whose unfulfilled promise to appoint Major Jamieson, a director of the London board, in consideration of a large amount of insurance taken by the latter resulting in a troublesome suit, we recently noted.

An injunction has been issued against another Massachusetts concern called the National Three-Year Benefit Order, and the receiver of a Pennsylvania concern called the Mutual Benefit Association of Sandy Lake has discovered, that during the past eight years it collected about \$450,000 and paid out \$150,000 and that the books have disappeared. The fool-killer needs an assistant.