

It is told of Mr. R. C. Bean, a Prince Rupert agent of the Mutual of New York, that on the eve of his setting out through a wild country for his new field work in the Kamloops and Okanagan districts, he wrote to his manager that he would walk 100 miles to the next town of any size, as he wanted to stop at a number of railroad camps along the way where he thought there might be some prospective policy-holders.

* * * *

The Martin Senour Paint Company, which has recently established itself at St. Boniface, Man., applied to the Winnipeg fire committee for permission to connect its automatic fire alarm system with the Winnipeg fire halls, and stated that at a recent fire opposite its plant the Winnipeg contingent arrived in three minutes, while the St. Boniface brigade did not arrive until nine minutes after an alarm had been received. In the three minutes the Winnipeg brigade had first asked and received permission to go outside its territory in answer to the call. The committee declined, however, to grant the permission asked for.

* * * *

The New York City fire department is asking the Board of Estimate for \$11,995,542 for 1912, an increase of \$3,808,002 over its 1911 appropriation. The commissioner explains that the large increase is due to the long delayed expansion of the department, which necessitates for 1912 the building of thirty-seven new fire houses, the reconstruction of five old ones, and the establishment of three isolated fire alarm telegraph stations. Appropriation is also included in the budget for the operation of the Hoey Fire Prevention Act, under which a branch of the fire service will be instituted. This alone will require nearly \$775,000 a year to maintain. The forty-two new companies and the equipment of the houses with bedding, furniture, etc., will cost \$1,182,500. The repairing and replacing apparatus which has become obsolete or worn out and the rebuilding of present quarters will account for \$926,000. The largest increase asked for is that in the account of apparatus, machinery, vehicles, harness, etc. In 1911 the amount for this purpose was \$24,000. For next year the commissioner wants \$702,699, an increase of \$678,699. For repairs and replacements by contract or open orders \$319,970 is asked for. The commissioner states that for several years, the fire department has been merely maintained and not extended, and it is necessary to catch up with the growth of the city.

WANTED.

SALESMAN of ability to sell the **Stock of a Western Fire Insurance Co.** Capital authorised \$1,000,000, of which \$300,000 has been subscribed. The Company is in active operation and has paid dividends for the past three years. Address:

P.O. Box 2073,

Calgary, Alta.

Marine insurance has been in a bad way for some considerable time past, but now the benefit of revised rates is being reaped, so that the business looks like at last being put upon a remunerative basis. It may be of interest to those concerned in this business to learn that careful French statisticians compile each year for the *Bureau Veritas* a record of the accidents and losses suffered for a twelvemonth by the merchant marine of all nations from which data are obtainable. Nine hundred and eighty-six vessels of the world's merchant marine—steam and sail—totally lost in the year 1908, say these careful French statisticians; and this tally recognizes only steam vessels of over 100 tons burden. Such the record of complete destruction, and the following the count of damage not irreparable:—4,273 steamers injured by fire, collision, stranding, stress of weather, and other causes. The destruction varies from year to year; in 1907 there were 1,104 total losses among merchant ships; in 1905, 1,038 steamships and sailing vessels were gripped by the sea. No count is kept of the men who go down in the ships that are lost. The statisticians deal only with commercial values.—The Review, London.

* * * *

Industrial life assurance is susceptible, like all other great businesses, to ebbs and flows of prosperity and, generally speaking, its welfare is subject to economic conditions. The current year, should, therefore, have resulted in an increased volume of new business, because, apart from the effects of the recent strikes, trade has been brisk, and wage-earners have had money to spend. It is probable, all the same, that the accounts which will be issued in the early part of 1912 will prove of an extremely disappointing character. Not for a long time past have managements and agents had so many difficulties to contend with all at once. In the first place, the effects of recent legislation have been felt far more severely than was originally expected; secondly, the National Insurance Bill has exercised a disquieting influence, and has set many workers against insurance in any form whatsoever; and thirdly, there has been general unrest in trade circles. Other causes might be mentioned which have militated against successful operations in particular areas, but these can be passed over, because they do not affect the general question—namely, the unusual unproductiveness of the work (in Great Britain) as a whole. What ought to have proved a good year for industrial life offices (in Great Britain) has, as a matter of fact, turned out to be one of the worst within living memory, and it is by no means improbable that some of the companies will have to report not only a diminished volume of new assurances but also an actual decrease of premium income.—Insurance Observer, London.

DAVID BURKE,

GENERAL INSURANCE AGENT,—FIRE, LIFE, ACCIDENT, Etc.

solicits the patronage of the insuring public of Montreal. He has been appointed a special agent of the NORTH BRITISH and MERCANTILE INSURANCE COMPANY, whose standing is unquestioned.

All business placed in his hands will be promptly attended to.

Office: 209 Lake of the Woods Building.