

In our last number we recorded the indictment, among others, of one L. C. Powers, secretary, and B. C. Hazelton, treasurer, of the assessment endowment concern called the "Royal Ark" at Boston. On trial they pleaded guilty of violation of the insurance laws, and the judge imposed the maximum fine, remarking that he was sorry that under the law he could not send them to prison.

The Coast Review of San Francisco has in its office an object lesson on "mice and matches," consisting of a box of matches sent from a Tacoma insurance agency. The mice had gnawed through one corner of the box, and made a nest inside from the fibre of the matches without igniting them. If the box had been only partly filled, with plenty of room for free movement, it is likely that a "mysterious" fire would have been the outcome.

A nest of incendiaries has been broken up at St. Paul, Minn., by clever detective work. Two are under arrest, and four more fugitives from justice, one of whom was an insurance agent. One of the leaders, Moritz Michael, confessed to the detective, who played the role of an old Jew, that when living in Chicago under the name of John Mayer he made a good deal of money by setting fires. The evidence against the gang is complete.

A Western department of the Guardian insurance company, located in Chicago, wouldn't be a bad thing, and that is what is projected. Mr. A. J. Relton, manager of the fire department of the home office, and Mr. H. E. Bowers, manager for the United States, have been in Chicago for several days looking over the prospects, and it is considered probable among the knowing ones that such a department will be established soon.—*Investigator*, Dec. 5.

From the last report of the Inter-State Commission for 1890-91, it appears that the total number of persons killed on railways in the United States was 6,320, and injured 29,034. The total number of passengers carried was 392,430,865. Of the total killed there were 285 and of the injured 2,444 who were passengers. Among employees 2,451 were killed, and 3,554 of the killed classed as "other persons." Of the injured 22,390 were employees and 4,200 not classified.

A London correspondent, Mr. Cathcart W. Jones, writes us calling attention to our reply to "A Question of Adjustment" sent us by McCausland & Ogilvie, and published in our issue for Oct. 15 last, in which an error was made in the apportionment. The \$4,000 policy of course bears a loss of four fifths of the total \$5,000 of insurance, or \$1,600 instead of \$1,500 as we stated. The clerical error was so apparent that we presume our readers made their own correction, though it escaped our notice at the time.

The Investigator of Chicago, calling attention to the introduction now so common among commercial journals, of an "insurance column" or department— which, we may parenthetically remark, is usually edited by a dunce—proceeds to say: "And now comes the *Issue*, a weekly paper of New Orleans, the mouth-piece of the People's Party and the only paper devoted to the interests of organized labor in the State, and presents an insurance department. Think of that! A paper advocating the rights of 'toiling masses,' and at the same time devoting a large part of its space to the hated 'capitalistic classes.' We ought now to hear from the *Barbers' Gazette* and the *Butchers' Oven*. They should not stand idly by while this carving process is going on."

It is a significant fact, of which Colonel Greene, the president of the Connecticut Mutual Life, may profitably take note, that his attack on investment and tontine forms of life assurance in a speech at the Connecticut Life Underwriters' meeting some weeks since has recently been printed and sent to all the policyholders of the largest assessment life association in the West. His hobby of the "purely mutual," present protection idea, again recently aired in the New York dailies at so much per line, is very comforting to the assessment "purely mutual" promoters.

The Insurance Observer of London tells of a novel fire-extinguishing scheme. It consists of an open iron box partly filled with cotton wadding well saturated with powdered sulphur, and suspended from the ceiling by a metal strap or wire fusible at 144 degrees of heat. The theory is that the incipient stage of a fire will melt the metal strap, when, the box falling, a simple device ignites the saturated wadding, soon filling the room with sulphurous acid gas, rendering the air unfit for combustion. Neither, we take it, would it be fit for breathing.

An analysis of six industrial life companies for three years—1888-89-9—has been made by the *Revue* of London, showing that the percentages of expenses to premiums and of claims to premiums have been for the three years as follows:—

	Expenses to premiums	Claims to premiums.
Prudential.....	40.5	40.0
Refuge.....	51.3	42.1
Pearl.....	50.0	39.7
British Workman.....	50.9	39.7
Wesleyan & General.....	44.1	45.1
London, Edinburgh & Glasgow.....	50.0*	47.2

*After crediting "padding" only.

The manager in this city of a leading British fire office tells us of a claim lately sent in, about which inquiries for particulars made by the agent elicited the following reply:—

There was no fire in any of the school houses, but the commissioner was under the impression that we could collect something from the company for damage done by stone throwing.

The manager adds:—"Our chief clerk says, that is probably because boys 'fired' the stones, and so firing caused the damage!" He further adds.—"I think that in this case it was the commissioner and not the schoolmaster who was 'abroad.'" We think so too.

A Winnipeg correspondent brings to light the reminiscent fact, brought out recently by the report of the agent at Lethbridge, Alberta, of the London Guarantee and Accident company, who returned the renewal receipt to the general agent for the bonding of the treasurer of a "lodge" of the Septennial Benevolent Society, with the remark that the said treasurer cleared out last Spring with what money there was. Of course the lodge has gone up, and "its remains," the correspondent says, "will be found, as Bill Nye remarks, 'in the golden corridors of the hence,'" to which the parent society, as our readers have been informed, journeyed some time ago.

A family life insurance project, in a literal sense, has been started in Philadelphia. The head of the family is insured for \$1,000, the wife for \$500, and each child for \$100, for all of which the said head is to pay one cent the first week, two cents the second week, and so on weekly by additions of one cent, the last payment of the year being of course 52 cents. Then he begins over again, with one cent a week, and so on as before. Whenever the head of a family dies, each living head of a family is assessed ten cents; when a woman dies, five cents; and when a child dies, one cent. An important part of the transaction is one dollar invariably collected as an entrance fee. Great scheme.