

Census Bureau reports as a result of investigation of fire departments and fire losses in 158 of the largest cities in the United States, that it costs each person in the United States \$1.65 a year for protection. In Berlin it costs 26 cents, in London 19 cents and in Milan 17 cents. The United States Geological Survey gives as a result of their investigations that this difference is because the building restrictions in Europe are greater. There are more fire-proof buildings and the cost of maintaining fire departments is not so great. During 1907, 158 of the largest American cities lost more than 48,000,000 dollars in fires covered by insurance amounting to \$42,000,000. It cost these cities over \$38,000,000 a year to maintain their fire departments.

ASSIGNING A POLICY.—A \$5,000 twenty-year endowment policy was the subject of a recent action in the Ontario courts. The policy was taken out by Mr. Robert Wilson, of Seaforth, in 1888 and in 1890, reports the Toronto Mail and Empire, living then apart from his wife, he assigned it to a Mrs. Emma Hicks, with whom he was on very friendly terms. In course of time the friendship waned and when the policy matured Mr. Wilson sought to collect the insurance. At the trial of the action that followed, Mr. Justice Britton gave judgment in favor of Wilson, but the Divisional Court holds that his Lordship erred, and that the assignment was clearly a gift which Mrs. Hicks is entitled to enforce. The premiums paid since, amounting to \$250.50 a year, not being included in the gift, the Court holds Wilson might have claimed. This had been offered him by Mrs. Hicks to effect a settlement. The court allows Mr. Wilson, if he does not appeal, to recover from Mrs. Hicks the amount of the premiums paid by him from the date of the assignment till the policy matured, less the costs of the action.

MARINE INSURANCE BUSINESS.—Advices from Liverpool paint the marine insurance outlook in rather cheerless colours, and this despite an advance in rates of premium. Statistical figures just issued show that, compared with corresponding figures in steamer casualties in 1909, the amount of losses in the six months this year was about 48 per cent. more. In 1909 the total was £2,483,500, while in 1910 the amount is £3,426,500. £943,000 more will have to be paid by underwriters for losses on steamers in the first half of 1910 than was due for the same period last year. In face of this, continues a Liverpool correspondent, one hears of tariffs being upset, of senseless rate cutting by leading underwriters, and a general tendency of unsettlement in the market. With an increasing total of losses it is surely the last act of madness to reproduce the state of things current a few years ago, when there was no basis of premiums, but only a mad scramble for business at any rate available. Underwriters at Lloyd's and the companies have increased the rates on cargo shipped from Australia, 25 per cent. This action will probably be imitated on this side by Boston underwriters in regard to coastwise bills of lading, which during late years owing to heavy losses, have been extremely unprofitable.

A complete vade-mecum of Canadian life insurance—**THE LIFE AGENTS' MANUAL.**

Personals

MR. J. GARDNER THOMPSON, manager for Canada, Liverpool & London & Globe Insurance Company, is spending two or three weeks in the Lower Provinces.

WE REGRET to announce the death, on July 23rd, of the Hon. Thomas E. Drake, superintendent of Insurance for the District of Columbia, United States.

MR. ALEXANDER S. MATTHEW, manager for Canada of the Accident Department of the Law Union & Rock Insurance Company, Limited, has been elected to membership in the International Association of Accident Underwriters.

BOOKS RECEIVED.

The Montreal Directory.

Messrs. John Lovell & Son, Ltd., have just published the 1910-11 edition of their well-known Montreal directory. The growth of the city is reflected in the fact that the directory shows an increase of 64 pages over last year, having now attained to 1904 pages,—such a size as to make it necessary to give the information in as condensed a form as possible.

The Directory contains about 145,000 names, and these represent a population of 507,000 for the City and outskirts. The estimated population of the city last year was 389,837 and there have been annexed since places containing an estimated population of 41,493 making a total of 431,330. Add to this the populations of Westmount, Maisonneuve, Outremont and Verdun, and the estimated increase, and it will give the population as 507,000 for 1910; a total increase of about 25,000 over last year. Messrs. Lovell also report that the streets now number 1013; that in 65 office buildings, 2,600 offices are rented and 157 vacant, and that in many of the larger buildings, all the offices are rented. The Directory is one of those books which do not need praise; it has the practical appreciation of daily reference.

The Flannelette Risk.

Fire Tests with Textiles. British Fire Prevention Committee, 1 Waterloo Place, Pall Mall, London.

The question of reducing the number of lives lost annually among children, owing to the very rapid burning of flannelette has had the careful consideration of the British Fire Prevention Committee, who, as the result of their enquiries have published another volume in their series of "Red Books," with the title, "Fire Tests with Textiles."

The committee, in making tests on flannelette have so conducted them, that two series of data have been obtained, upon which eventually to base recommendations to authorities concerned. Their first object was to obtain reliable data as to the relative combustibility and rapidity in flaming of flannelette, union, flannel and flannellette treated by a proprietary process, which is intended to make it non-inflammable, regardless of washing. Their second object was to obtain data as to a simple method of testing or "proving" the relative fire resistance of textiles, such as flannelette. One of the practical results of the committee's investigations has been the formulation of a simple standard test, which they propose adopting for purposes of uniform classification.

As to possible legislation, the committee recommend the making compulsory of weaving or printing on material or garments of the words "non-flaming," or "burns rapidly," accordingly as the material passes or not the standard test; that vendors of goods not properly marked shall be liable to prosecution; that parents and guardians be made specifically responsible for death or injury to children wearing union or flannelette material, that is marked "burns rapidly"; and that local authorities shall, by public warning, make known the danger of the use of untreated flannelette, as a clothing material.

THE NORTH GERMAN FIRE INSURANCE COMPANY, of Hamburg, Germany, which retired from the United States several years ago, is about to enter the field again, making a regular deposit.