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R. WILSON-SMITH,

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A Minor's Responsibility.

If a minor gives a note to pay the premium on his life policy the note has no legal value. A minor may contract for life insurance, may surrender it, or otherwise deal with it, but a note given by him for a premium payment is worthless.

Not Free From Blame.

A dry goods company in Sioux City is being sued for damages caused by a fire in that city, for which the company is held responsible. The fire was caused by the lighted head of a match flying off and lighting on a pile of cotton batting which burst into a flame that led to a conflagration. The possibility of a match starting a fire in this way should be considered by those in charge of inflammable goods. "No smoking allowed here," is an excellent motto for a store, or warehouse. Whoever struck a match close to a pile of cotton batting and whoever allowed this to be done were both highly blameable.

Equitable Life Letter To Policy-Holders.

The chairman of the Directors' Committee for investigating the Equitable Life has written the sub-joined letter, dated 28th April, 1905:—

"To the Policy-holders of the Equitable Life Assurance Society:

"The members of the Investigating Committee have received a large number of letters from policy-holders making inquiries as to the solvency of the society, and in many cases desiring to know the sums already paid to the society as premiums on policies were endangered or lost. The work of investigation, to be of value, must be done thoroughly. To do it thoroughly will necessarily take time. The committee is not ready to make its report, and cannot at this time anticipate its report.

"In view of these inquiries from policy-holders, it seems proper for the committee to state that the interest of every policy-holder is absolutely safe.

The assets of the society are in its possession. They have been examined in detail by the Insurance Commissions of many States. They are absolutely sound. Indeed, one of the criticisms of the society's management has been that in its investments it has been conservative to the point of not realizing a sufficiently high rate of interest on its funds.

"If the investigation should substantiate the gravest charges made by anyone against the society it would simply mean that in the past the society had not realized all that it might possibly have realized under a different management of its affairs. There are no charges made which, if true, would diminish the society's assets.

"The integrity of every one of the society's contracts is absolutely unimpaired. It might be well in this connection to add that while assessment societies, and fraternal organizations require the constant addition of new risks to meet their obligations on old ones, the Equitable, like all of the old line companies, could meet in full all of its maturing policies, even if it never wrote another dollar of insurance.

"The Investigating Committee, commencing Monday, May 1, will hold daily sessions until its work is completed.

(Signed) "H. C. FRICK,
"Chairman."

A Significant Precaution.

An automobile built for the king has been provided with a full set of surgical instruments, bandages and other appliances, also a medicine chest, and a set of machinist's tools. The danger of accident must be imminent that has to be so carefully provided for. Whoever heard of a private vehicle, or a public one carrying a surgical kit as an equipment? Tools needed for such accidents as all carriages are liable to were usually carried in coaches, diligences, etc., in earlier years, as is shown by an incident in Sterne's "Sentimental Journey" and other narratives, true and fictitious. But the automobile is the first to be equipped with the needful appliances for treating dangerous wounds, etc.