

ONE EXPERIENCE WITH INTER-INSURANCE.

The Insurance Vindicator, of New Orleans, publishes the following letter sent by the Foster and Glaswell Company, Limited, wholesale grocers and cotton factors of Shreveport, La., to an insurance agent of that city:

"We, some time ago, as you know, took out a policy with the Wholesale Grocers' Reciprocal Indemnity Exchange of St. Louis, John C. Bardwell, being attorney and manager. We remember that you advised that this would cost us considerable money before we got out of it. We, therefore, want to own up and confess that we have realized your prophecy and give you a chance to say, 'I told you so.'"

"In detail, our experience with the Reciprocal Indemnity is about as follows:

"We paid to this company in premiums during three years, \$287.06, this being for protection of about \$16,500 on building and stock in the two compartments of our building. This was the exact Board rate that you were then charging on the same property. We, of course, understood and were advised by Mr. Bardwell that a rebate would be made to us at the end of the year from the earnings of this company, if there were any, and we were, of course, assured by him that there would be some.

"As stated above, we were subscribers to this concern for three years. During that three years we have paid out in losses for our proportion, \$357.25, making a total that this insurance has cost us for the three years of \$644.31, or 224 per cent. of your Board rate. We want to assure you that we have had sufficient experience with this line of insurance to make us keep out of it forever, and to advise all of our friends to do the same.

"You are at liberty to use this letter or any information given therein for publication in any way that you see fit."

HAMILTON FIRE INSURANCE COMPANY.

The Hamilton Fire Insurance Company has recently been granted a Dominion license for the transaction of fire insurance. Previously, the Hamilton Fire has transacted business under an Ontario provincial license and the present enlargement of the scope of its operations follows its affiliation a few months ago with the Liverpool & London & Globe Insurance Company. As the result of this arrangement, policyholders of the Hamilton Fire now enjoy the magnificent security afforded by the great resources of the Liverpool & London & Globe.

The Hamilton Fire, which was founded in 1863, has always been held in excellent repute, and with its present influential connections will undoubtedly make good progress in its enlarged field.

DEPOSITS FOR HAIL INSURANCE.

The Treasury Board has lately notified all British and foreign companies transacting hail insurance business that hereafter deposits in respect of the business of hail insurance will be required to be at all times maintained to an amount at least equal to 50 per cent. of the net hail premiums received in Canada during the preceding calendar year.

A life insurance company was defended on the ground of an incorrect answer to the question: "Have you ever had a surgical operation performed or received treatment in a hospital?" The insured answered, "no." He had had an operation performed, but not in a hospital. The answer was held to be correct because there was no comma after the word "performed."—*Fireman's Fund Record.*

WANTED.

INSURANCE CLERK and ACCOUNTANT desires to improve position. Specialty Re-Insurance and Estate Agency work. Write:

X.Y.Z.

c/o The Chronicle,
MONTREAL

WANTED.

An experienced CASUALTY MAN in Employers' Liability and Personal Accident Business, will be open for engagement on 1st August next. Address:

A.B.C.,

c/o The Chronicle,
MONTREAL.

WANTED.

Position as INSPECTOR by a young man with eleven years' continuous experience in Ontario. Has had three years' experience as rating officer. Reply:

INSPECTOR,

c/o The Chronicle,
MONTREAL.

THE CONTINENTAL LIFE INSURANCE COMPANY

HEAD OFFICE - TORONTO

Protect your wife and family by a monthly income policy in THE CONTINENTAL LIFE INSURANCE COMPANY. An absolutely sure investment.

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