

NEW YORK AND THE EPIDEMIC.

Influenza statistics given out recently by Dr. William H. Guilfooy, registrar of records in the health department of New York City, show that 10,886 people in New York died of influenza and 9,722 of pneumonia in the period from September 15 to November 16.

The largest number of deaths reported among any of the various occupational groups was that of labourers with 1,106 deaths; office clerks, 728; chauffeurs and drivers, 426; porters and janitors, 415; soldiers, 406; merchants, 347; tailors, 302; employees of department stores, 231; clothing operators, 189; car enters, 167; painters, 160; hotel help, 152; teachers, 105; bartenders, 105; electricians, 101; policemen, 76; shoemakers, 66; barbers, 56; physicians, 59; trained nurses, 59; longshoremen, 58; butchers, 49; firemen, 32; lawyers, 23; undertakers, 6.

Sixty-seven percent. of those who died were between 15 and 45 years of age, and the most susceptible age was 28. Of the larger Eastern cities, New York had the lowest death rate per 1,000, the figures being: Philadelphia, 53; Baltimore, 47; Boston, 40; Buffalo, 33; Newark, 32; New York, 27.

INFLUENZA'S AFTER EFFECTS.

Discussions at the last annual meeting of the American Public Health Association in December brought out the fact that following the influenza epidemic of 1889, the general mortality and the mortality from certain causes, such as pneumonia, remained high for several years afterward. Should this experience be repeated in the case of the recent epidemic, the insurance companies may expect a high ratio of death claims in the years 1919-1921.

Dr. Lee K. Frankel, third vice-president of the Metropolitan, in a letter to his company's superintendents, calls upon them to lessen the danger of such a recurrence as far as possible by advising policyholders who have had influenza or pneumonia to subject themselves to periodic medical examination, to determine whether the disease has left any invidious after-effects. He also suggests that they co-operate with their local health officers in obtaining free medical treatment for communities affected.

The Metropolitan is distributing a leaflet, entitled "The Flu and You," in which it is pointed out that the Metropolitan paid 13 per cent. more claims in 1891 than in 1889, and 20 per cent. more than in 1888.

NEW SURETY HAZARD.

A new surety hazard has arisen in New York which has caused some interest amongst companies doing contract surety business. The State architect announces that a new clause will be installed in contracts, for construction work for the

State providing that in the event of failure of the contractor to fulfil his contract the surety company may be compelled to complete the contract even if cost of the work exceeds the penalty of the bond. On account of this new clause the Towner Rating Bureau has announced an increase in the premium rates for contracts of this class from 1½ to 2 per cent. The rate without the clause remains at 1½ per cent. The minimum premium for 24 months or less will be 2 per cent., and renewals thereafter 1 per cent., to be computed on the full contract charge.

SASKATCHEWAN FIRE INSURANCE AGENTS' ASSOCIATION.

At the annual convention of the Saskatchewan Fire Insurance Agents' Association held recently in Regina, it was decided to request the Fire Underwriters to establish a rating office in that province.

Matters of interest to agents were discussed, some of which will be taken up with the Provincial Government.

Mr. A. W. Irwin, Moose Jaw, was elected chairman for the ensuing year, and Mr. N. Andre, Regina, vice-chairman; Mr. S. E. Bushe, Saskatoon, was elected secretary-treasurer.

SCOTT & WALMSLEY GROUP.

The experience during 1918 of the Scott & Walmsley group of Companies, Toronto, known as the Queen City Fire Insurance Co., the Millers & Manufacturers' Insurance Company and the Fire Insurance Exchange Corporation resulted in a slight underwriting loss as shown by the combined figures of the four companies, the gross income of all aggregated \$774,940, while the disbursements totalled \$749,322 a slight deficit of a little less than \$5,000. The companies' business have been confined to Ontario, where they have been established for many years. The combined total assets of the four institutions exceed \$1,164,000.

It is well known that these companies were lately acquired by the London & Lancashire Fire Insurance Co.

BILL INTRODUCED AT QUEBEC TO EXEMPT FIRE INSURANCE COMPANIES FROM EXPLOSION LIABILITY.

A Bill has been introduced this week in the Legislative Council at Quebec whereby fire insurance companies operating in this province will not be liable for damage by fire, which has been caused by explosion. This law exists in Ontario and in the United States generally.