

**PERSONAL MENTION.**

MR. ALEXANDER LAWSON, resident secretary at Birmingham of the Sun Life, has been appointed an assistant secretary of the Gresham Life.

MR. W. F. MAGILL has been appointed insurance commissioner for Michigan, in place of Commissioner Raymond, who retires on July 1st next.

HON. JAS. F. PIERCE, the recently appointed superintendent of insurance for the State of New York, assumed control of the department on the 19th ult.

MR. JEFFREY BEAVAN, the United States manager of the London and Lancashire Fire, spent a few days recently in Montreal, and called on the CHRONICLE.

MR. JOHN WHITCHER, F. I. A., secretary and actuary of the London Life since June last, died recently, at the age of 45 years. He had been with the company for over twenty-five years.

MR. JAMES BOOMER, the wide-awake Dominion manager of the Manchester, appeared on our streets recently, looking as though politics in Ontario did not worry him in the least.

MR. JULIUS HOUSEMAN, the president of the Grand Rapids insurance company of Michigan, died suddenly on the 8th ult., and Secretary S. F. Aspinwall has been elected to fill the vacancy.

MR. CHARLES SHANDREW, formerly insurance commissioner of Minnesota, and recently president of the Minneapolis Mutual Fire insurance company, died suddenly at his home in St. Paul, on the 7th ult., aged 61 years.

MR. HUGH D. LEWIS, for several years connected with that company, has been appointed by the Northern secretary of its Birmingham branch, in place of Mr. Richard Walton, whose appointment as London secretary of the Manchester we recently chronicled.

**Legal Intelligence.**

**FIRE INSURANCE.**

PA. SUPREME COURT, Feb., 1891. *The State vs. Biddle*. Right of owner to insure in unauthorized company.

A law of Pennsylvania, passed in 1887, makes it a criminal offense for persons to place insurance with foreign companies not authorized to transact business in the State. Under this law James C. Biddle was indicted for insuring his mill with a Massachusetts company. At the trial below, the jury rendered a special verdict, simply finding as to the facts. The opinion of the Supreme Court, delivered by Mr. Justice Mitchell, after stating that, within constitutional limits, the legislature undoubtedly had authority to declare by statute any acts done within the State to be unlawful or criminal, however oppressive such statute might prove to be, then says:—

The plain intent of the Act was to reach the case of brokers and others doing business with foreign companies for other parties, and the language used is apt for that purpose. It was put in the most general terms; but, read with reference to the subject matter and the context, it was clearly intended to apply only to the business of insurance. Every one in the line of this business, whether as agent or solicitor of a company, or as broker or agent for parties seeking insurance, was included; but there is nothing to indicate that the Legislature meant to go farther than that. This would be the natural and appropriate meaning of the Act and certainly, when we are asked to say that the Legislature meant so unusual and extreme an interference with the rights of citizens in the management of their private affairs, we may demand that such intent shall be shown in clear and unambiguous words. The special verdict shows that the applicant's act was not within the statute.

**WANTED FIRE INSPECTOR.**—by an old established Fire Insurance Company an Inspector for the Province of Quebec. Must be experienced and have thorough knowledge of French. Address A. B.

Insurance & Finance Chronicle, MONTREAL.

**WANTED**—for London, Ont. By a British Fire Office having an old established business in London a local resident agent who can control and influence a large and good business for the company. Communications confidential. Apply to "X.Y.Z.", care Insurance and Finance Chronicle.

**WANTED.**—Life and Fire Insurance Agents. Energetic solicitors who have a good connection any where in the Province of Quebec or Ontario; who have faith in their own ability to obtain business for one of the oldest and best Life Insurance Companies with easy plans to work, and who desire a remunerative contract, please address, in confidence, "Business," care of Insurance & Finance Chronicle, MONTREAL.

**MUNICIPAL DEBENTURES.**

**GOVERNMENT AND RAILWAY BONDS.**

**INVESTMENT SECURITIES.**

**BOUGHT AND SOLD**

Insurance Companies requiring Securities suitable for deposit with Dominion Government or other purposes, can have their wants supplied by applying to

**R. WILSON SMITH,**  
British Empire Building, MONTREAL

Debentures and other desirable Securities purchased.

**DEBENTURES.**

Government, Municipal and Railway.

**HANSON BROS.,**

**TEMPLE BUILDING, MONTREAL.**

Messrs. HANSON BROS. always have on hand large blocks of

**GOVERNMENT AND MUNICIPAL DEBENTURES**

suitable for deposit by Insurance Companies with the Dominion Government at Ottawa, or for other trusts, and are always ready to purchase first class INVESTMENT SECURITIES of every description.