

## INSURANCE NOTICES.

The insurance companies who were condemned to pay \$40,000 to the Richelieu Co. for damages sustained by the steamer Corinthian, have decided not to appeal to the Privy Council, but to settle the case by paying the claim with costs.

The North American Life Co. with characteristic promptness forwarded the annual statement of its affairs to Ottawa shortly after the close of the year. The company has had a good year, the cash income is \$560,000. The sum of \$245,000 has been added to Reserve which now stands at \$1,500,000, and surplus held is \$340,000. The report to be presented at annual meeting at end of this month will be a very gratifying one.

The recent severe fires in Toronto have been a severe drain upon the several insurance offices in this city, and to remedy matters, if possible, at future conflagrations, the following insurance gentlemen went there to urge upon the Toronto Board of Trade and City Council the necessity of improving immediately their fire appliances:—Messrs. G. H. McHenry, of the Alliance; M. C. Henshaw, Atlas; Lansing Lewis, Caledonian; J. A. McGregor, Commercial Union; E. P. Henton, Guardian; G. F. C. Smith, Liverpool and London and Globe; E. A. Lilly, London Assurance Thos. Davidson, North British; R. McD. Paterson, Phoenix; Geo. Simpson, Royal, and T. Morrissey, Union.

The Fire Underwriters at Toronto have issued a notice of the following changes in the tariff. On four storey building 5 cents additional; five storey, 10 cents; six storey, 20 cents; seven storey, 30 cents; eight storey, 40 cents. In the event of the Council providing the required fire protection to the satisfaction of the board these rates will be made as follows: On five storey building, 5 cents additional; on six storey, 10 cents; seven storey, 20 cents; eight storey, 30 cents. A reduction of 5 cents will be made where there is stand pipe and hose on each floor, but such reduction shall only be made after inspection and publication in the minutes of the board. These rates apply to contents as well as to building. New policies must be issued in cases of all risks affected by these changes. Rates on mercantile and manufacturing risks (other than those rated under schedule) are increased to harmonize with those of similar risks in class "A" cities in Ontario. This clause affects only a few classes of risks. The 75 per cent. co-insurance clause is a condition of all insurances on mercantile and office and manufacturing risks (not schedule rated), both building and contents, failing which 20 per cent. extra must be charged. All retail stores of over 5,000 square feet ground floor area are specially rated under following schedule, namely, five cents additional for each 1,000 feet, or fraction thereof, over 7,000 square feet.

The losses of the insurance companies by last great fire in Toronto, are about as follows:

Actua .....	\$13,000
Agricultural .....	6,500
Atlas .....	100
British America .....	23,000
Caledonia .....	7,550
Commercial Union .....	25,000
Easton .....	5,000
Economical Mutual .....	1,500
Fire Insurance Exchange .....	11,500
Gore District .....	3,000
Guardian .....	31,000
Hand-in-Hand .....	7,000
Imperial .....	10,000

Insurance Company of N. A. ....	500
Liverpool London and Globe .....	20,000
London Assurance .....	10,000
London and Lancashire .....	10,000
Lancashire .....	11,000
Manchester .....	7,000
Mercantile .....	500
National .....	100
North British .....	10,000
Northern .....	5,000
Norwich .....	10,000
Phoenix of England .....	2,000
Phoenix of Hartford .....	3,000
Phoenix of Brooklyn .....	11,000
Quebec .....	3,000
Queen City .....	20,000
Queen .....	5,000
Royal .....	3,000
Scottish Union .....	27,000
Sun .....	3,000
Union .....	5,000
United Fire .....	5,000
Western .....	10,000

The following comparative statement of the fire equipment in use in several cities will be found of interest:—

Population—Buffalo, 255,664; Detroit, 250,000; Cleveland, 270,000; Milwaukee, 204,465; Washington, 258,431; Montreal, 225,000; Toronto, 190,000.

Steam fire engines—Buffalo, 23; Detroit, 20; Cleveland, 17; Milwaukee, 15; Washington, 8; Montreal, 9; Toronto, 0.

Chemical engines—Buffalo, 4; Detroit, 55; Cleveland, 12; Milwaukee, 0; Washington, 1; Montreal, 3; Toronto, 2.

Horse and ladder trucks—Buffalo, 6; Detroit, 8; Cleveland, 6; Milwaukee, 7; Washington, 4; Montreal, 8; Toronto, 4.

Aerial tracks—Buffalo, 3; Detroit, 2; Cleveland, 3; Milwaukee, 0; Washington, 0; Montreal, 4; Toronto, 1.

Hose carriages and wagons—Buffalo, 25; Detroit, 20; Cleveland, 20; Milwaukee, 16; Washington, 8; Montreal, 21; Toronto, 15.

Water towers—Buffalo, 1; Detroit, 1; Cleveland, 0; Milwaukee, 1; Washington, 0; Montreal, 1; Toronto, 0.

Number of horses—Buffalo, 140; Detroit, 150; Cleveland, 190; Milwaukee, 136; Washington 53; Montreal, 106; Toronto, 33.

Number of fully paid men—Buffalo, 314; Detroit, 300; Cleveland, 248; Milwaukee, 253; Washington, 120; Montreal, 185; Toronto, 122.

Number of alarm boxes—Buffalo, 250; Detroit, 311; Cleveland, 250; Milwaukee, 258; Washington, 100; Montreal, 230; Toronto, 157.

Number of hydrants—Buffalo, 3,100; Detroit, 2,204; Cleveland, 4,058; Milwaukee, 1,840; Washington, 1,252; Montreal, 1,371; Toronto, 2,780.

Total annual expenditure—Buffalo, \$246,405; Detroit, \$357,889; Cleveland, \$328,000; Washington, \$153,664; Montreal, \$170,000; Toronto, \$155,588.

Cost per capita—Buffalo, \$1.43; Detroit, \$1.45; Cleveland, \$1.22; Washington, \$1.30; Montreal, 75c; Toronto, 80c (52c if water supply is deducted).

Following is a comparative statement of the minimum rates on mercantile risks in the same cities:—

Wholesale dry goods.—Buildings.—Buffalo, 50; Detroit, 60; Cleveland, 50; Milwaukee, 1.00; Washington, 60; Montreal, 52; Toronto, 60. Contents—Buffalo, 70; Detroit, 75; Cleveland, 75; Milwaukee, 1.25; Washington, 85; Montreal, 75; Toronto, 60.

Wholesale groceries.—Buildings.—Buffalo, 55; Detroit, 60; Cleveland, 50; Milwaukee, 1.05; Washington, 60; Montreal, 52; Toronto, 60. Contents—Buffalo,

**APOLLINAIRE CORRIVEAU, L. L. B.**  
**Advocate, &c., &c.**  
 Commissioner for Quebec & Ontario,  
 Office: Commercial Chambers,  
 92 PETER STREET, - QUEBEC.

**EDOUARD BOUFFARD**  
**ADVOCATE,**  
 11 Rue du Porche,  
 Quebec.

80; Detroit, 55; Cleveland, 80; Milwaukee, 1.15; Washington, 85; Montreal, 75; Toronto, 60.

Retail stores.—Buildings—Buffalo, 70; Detroit, 75; Cleveland, 80; Milwaukee, 1.00; Washington, 60; Montreal, 57; Toronto, 65. Contents—Buffalo, 90; Detroit, 90; Cleveland, 90; Milwaukee, 1.25; Washington, 55; Montreal, 1.17; Toronto, 55.

The United Fire Insurance Company, of Manchester, England, having decided to discontinue business in Canada, has closed a contract with the Western Assurance Company, of Toronto, to cover its risks in the Dominion. The United Fire has been doing business in Canada since 1891, having its head office for the Dominion in Montreal and agencies throughout all the provinces. Its annual premium income has been about \$175,000. The liabilities under its policies are assumed by the Western from the 15th inst.

## AN INVESTMENT THAT PAYS.

Purchase an annuity on your life in a successful and well-managed company having an excellent record for strength and surplus earning, and thus secure a return of from 4 to 6 per cent interest according to age on the amount invested.

The North American Life Assurance Company, Toronto, has justly earned for itself the above reputation, and you could select no better institution in which to secure an annuity.

Write the company for full particulars or make application to any of its agents.

Mr. Falcon says his grandfather who lived to be 103, smoked constantly. He might have reached a good old age if he had not.

President McKenzie, of the Street railway, Toronto, suggests the city have an electrical fire engine, to be operated by that railway free of cost to the city by his company.

The following gives the proportions in which natives of various countries settled in the States have become proprietors, in comparison with the natives. For farms and homes, 55 per cent of the native proprietors are owners; from Austria Hungary, 41 per cent.; from Canada and Newfoundland (French), 31; Wales and England, 46; France, 47; Germany, 52; Ireland, 44; Italy, 15; Norway, Sweden and Denmark, 61; Russia and Poland, 31; Scotland, 45, and from all other countries, over 47 per cent. The native farm proprietors are exceeded in ownership by the natives of all of these countries, except Italy, whose percentage for native owners is 69, and for the Italians, 68; and the highest percentage is 87 for the Irish. Ownership is more prevalent among natives than among foreign-born proprietors in the case of homes than it is among farm proprietors. Of the native proprietors of homes, 41 per cent are owners, and the lowest percentage representing the ownership of homes for places of birth is twelve for the Italians. The ownership of homes in the fifty-eight principal cities is nearly as great among foreign born as among the natives. Among the native home proprietors in these cities, 23 per cent are owners, the highest percentage being 32 for the Germans, and the lowest 6 for the Italians.