

The Factory Mutuals of New England constantly insist upon the introduction of the best kind of automatic sprinklers and other methods of preventing and extinguishing fire, the result has been that many of the largest risks, in consequence of the improvements made, carry but light insurance, taking the risk of the balance themselves.

ACKNOWLEDGEMENTS.

We take pleasure in returning our thanks to the following named gentlemen, for courteous attention to our requests for information connected with their several departments:—

THOMAS BROWN, Secretary, Cincinnati Water Works Department.

A.P. LESHURE, Chief Engineer Fire Department, Springfield, Mass.

JAMES BATTLE, Chief Engineer Fire Department of Detroit.

J. SEYMOUR CHASE, Secretary, Hartford Water Department.

Glasgow and London Insurance Co.—The Editor, R. Wilson Smith, takes this occasion to tender his thanks to Stewart Browne, Esq., Manager, for an invitation to the pleasant gathering of staff and agency force of the Company, held at the Windsor Hotel, in this city on the evening of Dec. 29th, 1887, and regrets that he was not able to be present on that festive occasion.

Montreal Water Works.—We are indebted to the courtesy of Louis Lesage, Superintendent of the Montreal Water Works, for a copy of his report for the year ending Dec. 31st, 1887, from which we shall make some extracts for our next issue.

Illustrated London News.—We are indebted to the News Company, New York, for a copy of the Christmas issue of this highly prized journal, together with several handsome engravings. It is filled with well executed full page illustrations, which cannot fail to make it an acceptable visitor to every household.

Calendars and Calendars.—We note the reception of Calendars from the following offices:

Northern, with the Thistle and the Rose, but no Shamrock. *Citizens*, with a good likeness of President Henry Lyman, an exceedingly handsome calendar. *Standard Life*, a useful and handsome pocket diary. *Queen*, handsome as usual, accompanied by a useful blotter. *Western*, with buffaloes and Indians depicting a Western scene. *Mutual Life*, showing the massive entrance to the Home Office building, and a blotter from Fayette Brown, Esq., also a handsome calendar and blotter from J. L. Stearns, Manager at Halifax. *The Fire Insurance Association*, a very neat calendar. *The London & Lancashire Life*, a showy card with a variety of colors. *Morton, Phillips, & Bulmer*, the plainest, most conspicuous and useful of the lot.

Jump to lines once more.—The Baltic mills, recently burned, was refused by the New England Mutuals because it was without automatic sprinklers called for by those companies before they will issue their policies on such risks. But some of the more enterprising stock companies wrote upon the mill in heavy lines. The Phoenix of New York, \$50,000; The Mutual Fire, \$30,000; the Fire Association of New York, \$10,500; while many of the British offices wrote fair lines as well. The loss was total. As the property belonged to a bankrupt estate, the insurance was comparatively small as to value at risk, hence the losses to the insurers were total. It is a good

rule for stock offices to touch lightly upon mill risks that the New England Mutuals refuse to write upon; there is a screw loose somewhere about the premises. *Pas est ab hoste doceri.*

Unsafe Heating Apparatus.—Fourteen per cent. of the buildings reported as having unsafe heating apparatus, by the Committee on Surveys of the New York Board of Underwriters, are churches.

PAUPERISM IN ENGLAND.

It appears from the comparative statement of pauperism in England and Wales, issued by the Board of Trade, that in the fourth week of August last, the number of paupers per 1000 of population was the smallest on record. The figure for the corresponding week in the prosperous years of 1870-71 was 40 paupers for every 1,000 inhabitants, but this year the number was only 24.7. Since the last week of January, 1887, there has been an almost continuous decrease in pauperism up to the end of August. There were in London in 1870 nearly 40 paupers to every 1,000 inhabitants, while at the end of August, 1887, there were only 21 per 1,000 inhabitants, the rates for the metropolis during the present year and the last being the smallest on record; of course, as winter approaches, the rate of pauperism increases, but notwithstanding the prevalent distress in certain districts the rate is not expected to be so high for the whole winters of 1887-8 as it has been in several previous winters. These facts are worthy the attention of bi-metallists, fair traders, and other faddists, whose argufication generally starts from an assumed basis of general decay and destruction. Trade and revenue returns are also against them in an almost equal degree.—*Insurance Post*, London.

THE MUTUAL LIFE OF LONDON.

VS. MUTUAL RESERVE FUND ASSOCIATION.

The Mutual Life, of London, in a recent circular, very neatly disposed of the wild assertions of the Mutual Reserve Fund, to the effect that the cheapest way to insure was by assessment, etc. by each member paying an annual sum towards expenses, and subscribing at short intervals to the payment of accrued claims, according to a scale increasing with the age of the member at the date of the assessment. A short statement is given below, by which the fallacy of this contention is proved.

During the fifty-three years operation of the Mutual Life Assurance Society of London, ending Dec. 31, 1886, it received from the members £2,594,227: paid in claims, surrenders, etc., to the members and their relatives, £2,131,758; and holds in trust for the benefit of the survivors, to be applied toward the payment of their claims £1,163,958. Whereas, if the members had been called upon to pay for the claims and expenses as they accrued, it would have levied £2,465,344 and would not have a farthing of invested funds on hand. These figures show that in every way it is preferable to join a well established life office, based on sound and scientific principle, in preference to any assessment association.—*Insurance World*, London, Eng.

Obituary: George Graham. Just as we go to press, we learn, with regret, of the death of Mr. George Graham, late agent of the Queen Insurance Company, at Toronto. A short time ago, Mr. Graham seemed rather strange and was put, by his friends, into an Asylum; he appeared sane on nearly all subjects except that he thought that he was losing money for his company, though such was not the fact.