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THE

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IN OUR ISSUE for September 15, we called attention to the fact, reported to us from an apparently reliable source, that the State Mutual Life of Worcester, Mass., was doing business in Canada without legal authority. This statement the *Standard* of Boston, apparently on the authority of the officers of the company, denied, and our contemporary called for proof or retraction of the statement. Very well, we are prepared to state that a merchant of this city has solicited his acquaintances to apply for policies to the above company, with the promise that a rebate of twenty-five per cent. of the premium would be made on policies thus issued. We are prepared further to state that, on the 31st day of last August an application for a policy in the State Mutual Life was duly made out by or for a gentleman in this city, a resident of Canada, and the medical examination therefor was made in London, Ontario, and the application forwarded to the company, which duly issued a policy thereon. The name of the applicant is in our possession. We further state, that about two years ago a policy was issued by the same company on the life of a resident of Montreal, who was examined by a French doctor also of Montreal. Since writing the above, the *Standard* for October 10th is at hand, stating that the company now admits that two policies have been issued on the life of Mr. Hodgson, a resident of Montreal, but through Mr. Anderson, their New York agent. Policies were, we think, issued to two Messrs. Hodgson, brothers. Our statement is therefore confirm-

ed by the company itself, which, we are glad to see, disclaims any intentional violation of our laws. As the State Mutual has long been considered an honorable company, we accept its disclaimer as sincere.

THE INDEPENDENT ORDER OF FORESTERS, of which Dr. Oronhyatekha of Toronto is Supreme Chief Ranger, recently increased that functionary's salary to \$6,000, according to the *Brant Expositor*. Two years ago it was \$2,000. In addition to regular salary, the doctor gets paid as editor of the organ of the order, *The Forester*, has an allowance for traveling expenses, and gets fees for the organization of new courts, making, as estimated by one member, some \$13,000 annually. Now, let some enthusiastic member of the I.O.F. tell us about the "princely salaries" paid by the old-line companies, some of which receive and care for more money and more business every month than the I. O. F. receives in two years. Possibly Dr. Oronhyatekha gets no more than he is worth, but, then, these model pay-as-you-go associations, whose chief glory it is that they furnish a gilt-edged article of life assurance at wonderfully cheap rates—less than "half the cost of old line companies" they say—ought to be content with an official service graded on the half-cost scale.

THE TWENTY-SECOND annual meeting of the Fire Underwriters' Association of the Northwest was held at Chicago on the 7th, 8th and 9th of the current month, and was largely attended and of more than usual interest. Prepared papers were read on "What Good Things do the Mutuals Possess?" by H. P. Hubbell of Minnesota; "Necessity for Concerted Action for Improvement and Inspection of Risks," by V. C. Crosby, president of the New England Insurance Exchange; the annual address, on "Evolution," by General Agent G. F. Bissell of the Hartford Fire; "Fire Prevention by the Coroner Plan," by C. C. Hine, of the *Monitor*; "As to Our Honesty," by Seth Eggleston of Kansas City; "Insurance as a Profession vs. Insurance as a Business," by W. E. Page, Minneapolis; "Random Remarks on Fire Insurance," by D. W. Wilder, editor of the *Insurance and Investor's Magazine*; "Paul vs. Virginia," a legal paper, by S. G. Williams, of Denver; "The World, the Flesh and