

and net surplus amounting to \$2,612,331. This indicates an increase in assets over the preceding year of \$434,161 and in net surplus of \$156,252, while the market value of its stock has gone up from 315 to 340. The total premium income for 1890 was over \$3,500,000 and the net cash income \$3,339,187, while the expenditure, excepting dividends, was \$2,599,061, which is certainly a good showing, and reflects great credit on President Chase and his associates. The public however have come to look for a record of success as a matter of course, whenever the old Hartford under its present management puts forth a detailed statement of its affairs, and the public is never disappointed. Considering the shrinkage in securities recently and the large December fire losses, it is a most creditable achievement for a company to report an increase of nearly half a million dollars in assets and the possession of a net surplus nearly equal to 40 per cent. of those assets. One of the secrets of success with the Hartford is its selection of skilled underwriters for its agents, and amongst them is Mr. Fred. W. Evans, of Wood & Evans, of Montreal, who has long and ably represented the company here.

FIRE INSURANCE IN LONDON.

The following is a list of the insurance by the various companies within the jurisdiction of the London County Council, and upon which the annual contribution for 1891 is levied for the benefit of the Fire Brigade. The rate of contribution is £35 per million at risk, and the figures are, in the main, for 1889:—

Alliance.....	£27,150,919
American.....	152,000
Atlas.....	17,070,752
British Law.....	3,493,412
Caledonian.....	3,851,277
Cambridge University and Town.....	3,940
Church of England.....	1,240,522
City of London.....	5,504,000
Commercial Fire of Scotland.....	240,700
Commercial Union.....	26,106,772
Co-operative.....	301,759
County.....	53,179,225
Ecclesiastical Buildings.....	667,373
Economic.....	1,550,000
Equitable.....	3,989,960
Essex and Suffolk.....	8,860
Fire Insurance Association.....	5,520,000
General.....	11,863,609
Glasgow and London.....	1,658,180
Guardian.....	24,513,831
Hand-in-Hand.....	19,180,000
Hong Kong.....	2,138,642
Imperial.....	25,075,472
Insurance Company of North America.....	139,630
Kent.....	5,032,522
Lancashire.....	7,702,630
Law.....	55,535,254
Law Union.....	12,336,760
Lion.....	2,250,563
Liverpool and London and Globe.....	38,992,525
London Assurance Corporation.....	23,884,862
London and Lancashire.....	9,311,138
London and Provincial.....	5,153,800
Magdeburg.....	490,000
Manchester.....	6,018,016
Middle Counties.....	343,421
Mutual.....	4,640,117
National of Ireland.....	1,000,000
North British and Mercantile.....	36,906,232
Northern.....	14,290,211
Norwich Union.....	15,598,221
Oldham.....	55,639
Oldham and District Tradesmen.....	400
Patriotic of Ireland.....	499,270

Phoenix.....	78,206,794
Primitive Methodist.....	88,795
Queen.....	9,899,850
Royal.....	41,127,577
Royal Exchange.....	29,598,295
Scottish Alliance.....	240,000
Scottish Union and National.....	5,462,899
Société Générale d'Épargne.....	4,700
South British and National.....	2,031,236
Sun.....	80,026,493
Svea of Gothenburg.....	23,950
Union.....	24,145,673
United Fire Agency.....	19,250
Welsh Calvinistic Methodist.....	12,100
Wesleyan Methodist Trust.....	100,000
West of England.....	5,691,155
West of Scotland.....	8,680
Westminster.....	28,170,436
Yorkshire.....	3,012,950
Underwriters at Lloyd's.....	2,748,420

Total.....£756,189,640

The total shows an increase of more than thirteen and a half million pounds over the previous year, though there are 64 in place of 50 companies. The amount assessed for the Fire Brigade is £27,516.

THE ÆTNA INSURANCE COMPANY.

We are not at all surprised, neither will our readers be surprised as they look over the summary of results on another page from the statement for 1890 of the Ætna Fire insurance company of Hartford, to find that both its assets and net surplus have increased. It has become a fixed habit with this company to do this kind of thing year by year, and, notwithstanding the difficulties of a ten million dollar company when called to meet the persistent downward tendency of the best class of stocks and bonds just before statement time, we find that the total assets are \$10,457,497 as against \$10,071,510 for the previous year, and that the net surplus has increased from \$3,700,666 in 1889 to \$3,842,776 in 1890. Such a showing, under the circumstances, indicates that the home office managers of "the old Ætna" have lost none of their skill, but that from President Goodnow down, the corps of officials are equal to meet and competent to vanquish difficulties. Everybody believes in the Ætna because it is worth believing in, with its steady record of progress in strength, and buttressed as it is with the eloquent pile of more than *sixty-six millions of dollars* paid to grateful thousands for losses. Such a company very naturally commands the best talent in selecting its representatives, and in no part of the field is this fact more apparent than in the Dominion. Conspicuous among the managers in the field is Mr. F. W. Evans, of Wood & Evans, of this city, long and well known as prominent contributors to the underwriting success of the company.

The United States Life insurance company of New York makes steady and sure progress. Its annual statement shows that in 1890 the company wrote \$11,955,000 of assurance—a gain over the previous year of \$3,491,532. The company now has assurance in force amounting to \$35,395,402, against \$29,469,590 at the close of 1889. The total assets have increased to \$6,529,487 and the surplus as regards policyholders to \$672,298, by the Actuaries' 4 per cent. standard. On the 4½ per cent. basis formerly used in New York the surplus would be \$1,028,235. Though not one of the biggest, the company is one of the best, and builds from the ground up.