

Insurance: Fire, Life and Miscellaneous.

Mr. Benjamin F. Brown, of Boston, Mass., has issued the eleventh annual edition (1911-12) of the well-known Brown Book of Life Insurance Economics. This publication includes a definitive analysis of the annual statements of twenty-eight representative companies, covering periods of ten and twenty years, and its statistics have been again extended in the present edition. Insurance men will be glad to learn of prospective arrangements by which this annual publication will be indefinitely continued.

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Liability underwriters are much amused at the open expressions of satisfaction on the part of the Washington Industrial Insurance Commission over the showing of the experience of the first four months' operation of the new law. In that short time the claims paid show a ratio of 13.4 per cent. of the premiums, and yet the administrators appear highly gratified. . . . The above claim ratio is all the more interesting when it is considered that only a little over half the claims filed have been dealt with as yet. Liability underwriters are of the opinion that when the law has been in operation even a year, the advocates' views will be considerably less rosy.—N. Y. Journal of Commerce.

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The annual report of the Mount Royal Assurance Company for 1911 shows net premiums of \$172,885, a decrease for the year of \$26,794. This decrease, says the report, "is due to the general reduction of rates all over the country, and to the prudent policy of the management in refraining from accepting certain classes of business, which, in their opinion, would prove unremunerative." Interest from investments, etc., amounted to \$38,893, making the total net income \$211,778. The losses, after making provision for outstanding claims, were \$93,444, a ratio of 54.39 p.c. to the premium income. The underwriting profit of the year is \$20,681. The invested and other funds of the company now amount to \$504,779 as compared with \$465,605 at the end of 1910.

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STATEMENT OF ACCIDENTS DURING THE MONTH OF JANUARY, 1911, BY INDUSTRIES AND GROUPS OF TRADES.

Trade or Industry	Killed	Injured	Total
Agriculture	7	9	16
Fishing and Hunting	2	1	3
Lumbering	4	7	11
Mining	14	15	29
Railway construction	9	12	21
Building Trades	5	15	20
Metal Trades	7	44	51
Woodworking Trades	1	16	17
Clothing	..	2	2
Textiles	..	1	1
Food and Tobacco preparation	..	3	3
TRANSPORTATION—			
Steam Railway Service	23	33	56
Electric Railway Service	..	2	2
Navigation	1	5	6
Miscellaneous	3	9	12
Public Employees	1	13	14
Miscellaneous Skilled Trades	4	15	19
Unskilled Labour	5	7	12
Total	86	214	300

The Canadian Fire Record.

COLLINGWOOD, ONT.—Hewson homestead, six miles south, destroyed, March 2.

WINDSOR, ONT.—House of Nelson Goldie, Church street, destroyed, February 29. Loss \$1,500, partly insured.

AYLMER, ONT.—James Gellet's pump works destroyed, February 29. Loss \$1,800, partly covered by insurance.

OTTAWA, ONT.—A youth named Chauncey Kealy is in custody on charges of arson. To two charges he has pleaded guilty.

LISTOWEL, ONT.—H. S. Alexander & Co.'s dry goods store damaged, February 28. Supposed origin, overheated furnace.

TRENTON, ONT.—Frame building on Main street, used for sample rooms, destroyed, February 28. Supposed origin, overheated stove.

RIGNOLD, ONT.—Grain elevator, owned by Canada Flour Mills Co. of Chatham, February 28. Building and contents, \$3,000; insurance, \$2,500.

ST. BONIFACE, MAN.—McCormick Manufacturing Co.'s sash and door factory destroyed. Insurance in Manitoba Fire, on building \$1,200, on machinery \$1,500, on lumber \$800. Total loss. Origin unknown.

HAMILTON, ONT.—Barn at the mountain sanatorium for consumptives destroyed with laundry, fumigating plant and a quantity of fodder, February 9. Loss, about \$4,000. Origin, thawing out of water pipe.

PENTICTON, B.C.—General store, occupied by Louis De Gero, and owned by Mr. Wade destroyed. Loss on building \$2,000, on stock \$9,000. No insurance on building. Insurance on stock, \$6,500 as follows: Phoenix of London, \$1,500; Alliance, \$1,500; North British \$2,000; Royal, \$1,500. Cause, defective stove pipes.

MIDDLETON, N.S.—Fire starting in Crowe, Elliott Company's stores, February 11, destroyed almost all contents and adjoining residence of G. W. Crowe. Latter's household goods valued at \$1,000, with \$500 insurance; burned building owned by R. A. Crowe, valued at \$23,000, about half insured; Crowe, Elliott Company's loss about \$12,000, largely insured.

MOOSE JAW, SASK.—Empress Hotel owned by Harry Meade destroyed. Loss \$80,000 with about 75 per cent. insurance. Duncan & Slattery's warehouse full of house furnishings, destroyed. Loss on contents, \$6,997 with insurance of \$5,000 in Commercial Union. Insurance on building, \$750 in Commercial Union. Loss total. Origin unknown.

NIAGARA FALLS, ONT.—Bowling alleys of Joseph Forde, North Main street, barn in rear of William Manuel's grocery store, Ferry street, destroyed, and several adjoining business blocks damaged, February 16. Goodwin & Ross' clothing stock much damaged by smoke and water and shoe store of J. Didimus almost completely destroyed. Supposed origin, overheated stove.

WINNIPEG, MAN.—Building used by Bailey Electrical Co. and owned by Thos. Lyons damaged. Loss on building \$2,200; insurance North British, \$1,800; Caledonian, \$950. Loss on contents, \$475; insurance \$1,000 in Liverpool and London and Globe. Origin not stated. House on corner of McDermot avenue and Rorie street used as a storehouse for straw, by E. F. Hutchings, of the Great West Saddlery Company, destroyed, February 4, with 35 tons of straw. Loss, \$600. T. Black's stable at rear of 130 Lombard street damaged, February 4.