

INSURANCE NEWS.

Policies issued, 7534; amount insured there-by, \$17,644,179; premiums collected, \$3,086,881; losses incurred, \$1,599,214; such are the figures of the life insurance business in Illinois for the year 1876.

The Insurance Age speaking of the fallacy of deposit laws suggests that meanwhile companies have been thinking in their own hands. So far as their own concerns for business, they willingly lay their assets on the altar of the most honest of Molochs, deposit laws which flourish upon their folly. If, on the other hand, they would lay their assets on the altar of an essential and healthful, the deposit system is an essential and healthful by whatever means. But if the companies will wear the chain so meekly, what wonder that they are allowed to?

As a rule, insurance companies are only required to make reports of their condition once a year. In Missouri, however, they are obliged to make such reports semi-annually, thus affording the mercantile community an opportunity to see the results of the business done, in gain or loss to the company, during the first six months of the year, and in these times, when rate-cutting is the order of the day, such results are a matter of interest to all who seek insurance. In Missouri, this year, 157 fire companies reported, only forty-seven of which had preserved or gained upon their standing at the first of the year; the other 110 companies having to admit a falling off in their net surplus. These facts should warn the merchants against companies that, in their eagerness to secure a large volume of business, write policies at unremunerative rates. And when they do this, and pay always a fair, legitimate price for their insurance, they can count upon sure indemnity and not till then. They have it in their power to force the insurance into a safe condition, and if they neglect so to do they have no right to lay the blame up on the insurance agent or officer, when they find their policies of no account. It is not always the fault of the agent, but the price of what you wish to buy. Those who endeavor to get something for no high generally find that they have paid something for nothing.

A Question in Life Insurance. In 1869 Allen A. Kennedy, a railroad contractor having his headquarters at Pacific, Franklin county, Missouri, insured his life for \$50,000 in the Mutual Life Insurance Company of New York. One of the conditions of the policy was that the contract of insurance should be void if any of the answers to the queries or more of inquiries were untrue. The answers were "Married or single?" to a answer was "single," whereas in fact the applicant was married. On December 21, 1871, Kennedy died, and the insurance company refused to pay the amount on the score of the false answer to the above-mentioned interrogatory. In 1873 suit was brought by G. Jeffrey, administrator of Kennedy, and on a trial in the United States Circuit Court, there was a verdict and judgment for the full amount claimed. An appeal was taken to the Supreme Court, which reversed and remanded the case, on the ground that the terms of the contract having been violated by the insured, the policy was void. The case was retried last April and a verdict rendered for the plaintiff for \$40,000. On motion of plaintiff the court set this verdict aside for insufficiency and other reasons, and a new trial was granted. A second trial was held on the 10th inst., and a verdict was returned for the plaintiff for \$40,000. The verdict appears to be in conflict with the decision of the Supreme Court and the instructions of the Circuit Court, but this was an element in the case this time that did not appear on either of the other trials, and that was the probability, most amounting to a certainty, that the agent who filed out the policy himself made a mistake in inserting "single" instead of "married" in the answers to the interrogatories. It is proposed to apply to the Supreme Court to have the case remanded to the Circuit Court, on the ground that the agent who filed out the policy himself made a mistake in inserting "single" instead of "married" in the answers to the interrogatories. It is proposed to apply to the Supreme Court to have the case remanded to the Circuit Court, on the ground that the agent who filed out the policy himself made a mistake in inserting "single" instead of "married" in the answers to the interrogatories.

Copies of Applications should be Attached to all Life Policies. From several reports of cases in life insurance recently adjudicated by the courts, as well as from settlements that have come to our knowledge, wherein certain life insurance companies have refused to honor their policies on the face of their policy obligations, it seems only timely and just to place on key holders a guarantee that a policy is not voided as yet confined to a small number of so-called life insurance companies. The application contains the proposal to purchase life insurance, and a statement of conditions as to time rates, etc., published by the company, and certain other conditions as to health, and a statement of the policy, as they relate to the individual subject of the insurance, and are detailed in answers to queries proposed by the insurance company to the applicant. The policy granted after mature examination of this application and the report of the medical examiner of the company constitutes its obligation to pay to the beneficiary, and as a condition as to time rates, etc., published by the company, and certain other conditions as to health, and a statement of the policy, as they relate to the individual subject of the insurance, and are detailed in answers to queries proposed by the insurance company to the applicant.

The policy granted after mature examination of this application and the report of the medical examiner of the company constitutes its obligation to pay to the beneficiary, and as a condition as to time rates, etc., published by the company, and certain other conditions as to health, and a statement of the policy, as they relate to the individual subject of the insurance, and are detailed in answers to queries proposed by the insurance company to the applicant. The policy granted after mature examination of this application and the report of the medical examiner of the company constitutes its obligation to pay to the beneficiary, and as a condition as to time rates, etc., published by the company, and certain other conditions as to health, and a statement of the policy, as they relate to the individual subject of the insurance, and are detailed in answers to queries proposed by the insurance company to the applicant.

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NEW ADVERTISEMENTS.

SUPERIOR KID GLOVES. Per steamer Hannover, from Havre, we have received a full line of our PELICAN AND CROIX DE MALTE BRANDS OF LADIES' SUPERIOR REAL KID GLOVES. We have a small line of Gentlemen's first quality one and two button DRESS KID GLOVES; also, a very superior article of one and two button (so-called) DOG SKIN GLOVES, with a variety of Black Silk and Satine Gloves, two to four buttons, Misses' Colored Kid Gloves, etc. Owing to the low value of gold we have made quite a reduction from our remarkably low figures of last year. The attention of the general public is respectfully solicited. D. H. HOLMES, Nos. 155 Canal and 15 Bourbon streets, oct 14

WILLOWS WANTED. BIDS FOR 400 CORDS OF WILLOWS, TO BE delivered at the New Lake End, Addressed PETER G. CONWAY & CO., No. 9 Carondelet street, back office. oct 15

THE LOAN OFFICE. No. 17 Baronne Street. Delinquents will take notice that all unredempted pledges, whereon interest has not been paid up to May 1, 1877, will be offered for sale, without distinction, from and after November 1, 1877. OTTO SCHWANER, oct 14

SPECIAL NOTICE. ROOMS LAND OFFICE INVESTIGATION } New Orleans, October 12, 1877. } Wanted, several EXPERTS to investigate the affairs of the Land Office. References wanted by all applicants. Address H. TREMOULET, Corner Conti and Poydras streets, and W. H. PERALTA, Auditor's office, oct 13

SOL LION & CO., 112 Baronne Street. Friends, Ladies, Gentlemen and Children, We respectfully invite you to the opening of our beautiful and well-selected stock of Boots and Shoes!

Boots and Shoes! Consisting of the Finest Ladies' and Children's Button Boots, Bals, Ties, Slippers, etc. Gentlemen's Fine Congress, Prince Alberts, Wire Screwed, Etc. The Latest Style of BOOTS, SHOES, BRISTOLS, RUSSETS, FLOW SHOES, MALAKOFFS, Etc. We guarantee satisfaction or no sale. All we ask is to give us a call.

SOL LION & CO., 112 Baronne Street. P. S.—We guarantee all orders filled to your satisfaction. Boots and Shoes made to order. Country orders respectfully solicited. oct 14

THE NEW ORLEANS PACIFIC RAILWAY COMPANY Have removed their office to the commodious ground floor of the building No. 159 Common street, formerly occupied by the New Orleans Gaslight Company. In making this announcement they desire to express their thanks to those of their fellow-citizens who have thus far extended their aid to this great enterprise, while again appealing to the entire community to promptly come forward and subscribe in accordance with their means, in order to enable the directors to push with renewed vigor the work already so far accomplished to completion. Every facility will be given, on application at the office, to impart the information required to convince every one that the success of the road is assured as soon as the sum of \$675,000 is reached, either in subscriptions to the first mortgage bonds or to the stock of the company. In order to place their securities within reach of all classes of our people, the company have issued scrip limited in amount to \$50,000, and made receivable either for stock when presented in sums of \$100, or for freight or passage on completion of the road. This scrip is divided into notes of \$50, \$20, \$10 and \$5, transferable by bearer, thus enabling all to aid this immeasurably important work, the success of which will largely rebound to the interests of every man, woman and child in this city. With regard to the first mortgage bonds, no one can doubt their being a first class investment, apart from the collateral advantages which will be derived by the residents of this city; and that they will be so regarded by our moneyed institutions the company refer to a recommendation made a short time since by the presidents of nearly all our banks and insurance companies of the second mortgage per cent bonds of the company, when such an issue was contemplated. To show the confidence felt by these institutions in the proposed road, their officers recommend the second mortgage bonds of the New Orleans Pacific Railway Company as a "first class investment," and say "they will be received by their several institutions as security for loans with as much readiness as any other 7 per cent security of the State of Louisiana; they unhesitatingly commend these bonds for investment."

With this inducement supplemented by the assurances that the company can obtain all else necessary to place the entire road in working order when this seemingly small sum shall have been provided for, and further, that instead of second mortgage, first mortgage 6 per cent bonds are substituted, can any citizen who really desires the prosperity of this city, which has been so long retarded by the simple want of proper communication with the almost inexhaustible resources of Texas, Arkansas and Northern Louisiana fail to respond promptly to this appeal? E. B. WHELOCK, President New Orleans Pacific Railway Company, oct 15

REINERTH & MONTARDIER, Having purchased the STOCK and GOOD WILL of "Arcy's Well Known and Famous Old HAT STORE," corner of Canal and Chartres streets, wish to hereby inform their many friends and the public in general that, from and after the 27th inst., they will present to them the most elegant and fashionable styles in HATS, CAPS, etc., which were ever offered in this or any other city in the United States. As their prices will be as moderate and reasonable as those of any other establishment in this city. oct 13

MR. JAMES RICKETTS, For many years connected with "Arcy's Well Known and Famous Old HAT STORE," corner of Canal and Chartres streets, wish to be found on and after the 27th inst. at the same place under the proprietorship of Messrs. REINERTH & MONTARDIER, where he will be happy to receive the visits of his old friends and customers. oct 14

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SPECIAL NOTICE!!

REMOVAL —OF— **B. & W. CRONER** —TO— 141 CANAL STREET, Corner of Bourbon. Having rented the elegant and commodious store formerly occupied by Messrs. Levois & Co., and later by Messrs. McGibbon & Co., we have fitted it up in the most convenient and comfortable style. The old stock having all been disposed of during the summer, we will offer an ENTIRE NEW AND SELECT STOCK of the most fashionable DRY GOODS, At rates which DEFY COMPETITION. Our Stock is Complete in Every Department. We would call also special attention to our CARPET DEPARTMENT. The patterns of Brussels, Three-Ply and Ingrains are very elegant. WINDOW SHADES AND CURTAINS are all of the NEWEST AND LATEST DESIGNS, and of this year's importation. Mattings, Floor Oil Cloths, Cornices, Etc., to which we would call special attention. oct 14

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SPECIAL NOTICES.

Special Notice—To Whom it May Concern. The steamer JOHN H. HANNA will pay any bill without the written order of J. P. McElroy, master, or L. P. Delhommeau, clerk, attached. JAMES P. McELROY, oct 14

Notice—New Orleans Credit Foncier Association—Office at Decatur street, New Orleans, October 11, 1877.—Subscribers to the capital stock of this association are hereby notified that the first monthly installment of Ten per cent shall be due, payable at the office of the association, on the 25th of October, 1877. By order of the Board of Directors, G. H. NORMAN, Secretary, oct 12

New Orleans Credit Foncier Association. Office No. 48 Decatur street, New Orleans, October 11, 1877. At an election held Monday, October 9, 1877, the following named gentlemen were chosen directors of this association for the ensuing year, to wit: M. VILLAVASO, ROBERT ROBERTS, L. LAPOUPE, J. MOLLIE, JOS. NOEL, R. D. SAULET, GUST. PITARD, F. T. FEINANDIZ, and at a meeting of the Board of Directors, held October 10, 1877, Mr. A. Saulet, president, and G. H. Norman, secretary, were unanimously re-elected for the ensuing year. oct 12

Office New Orleans and Carrollton Railroad Company, New Orleans, October 3, 1877.—At a special meeting of the Board of Directors held this day, a dividend of TWO AND A HALF PER CENT was declared on the earnings of the past three months, payable to the stockholders of this company, or their legal representatives, on and after SATURDAY, the 20th inst., at 10 o'clock, at the office of the Secretary, oct 11