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THE  
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ALL Communications intended for THE CHRONICLE must be in hand not later than the 12th and 25th of the month to secure insertion.

OUR INSURANCE EXCHANGES in the United States are giving the automatic sprinkler business a good deal of free advertising of late for a side show. Some of the journals are enthusiastic in praise of the attachment, some are coldly critical, while still others occupy a sensible middle ground. That the sprinkler is capable of good service is no doubt true, and it is equally true that it very frequently proves to be worthless. It is automatic in action only when supervised by alert, outside intelligence. If those of proper construction are selected, if they are sufficiently numerous, if they are kept absolutely free from dust, if no coating for the heads is used detrimental to free and easy movement, and if a double water supply is provided and kept constantly available, they are doubtless serviceable. These ifs are however of prime importance. The mere existence of sprinklers in a building does not, of itself, mean much; associated with competent inspection, it may mean a great deal.

SAN FRANCISCO is a good deal stirred up over the inefficiency of its fire department, so much so that the grand jury has made a report on the subject, stating, among other things, that "our department, efficient as it has been, is now powerless to contend with a fire extending over several blocks; therefore the fear of a general conflagration is a menace to progress and a dread to all." It is shown that the equipment in apparatus and permanent men is about half that of other cities of similar size, and the grand jury recommend the reconstruction of the department on the basis of a full paid one, with suitable increase of engines and

other apparatus. Under an old law (1878) the appropriation for fire department purposes is limited, and while this law remains unchanged the hands of the municipal authorities are comparatively tied; but the people there begin to realize that something must be done, and that speedily, if they would escape a general conflagration. The city is largely a wooden city, the fire limits ordinance of little practical value, and we are liable to hear bad news from the Coast city any of these summer days.

A DENOMINATIONAL FIRE insurance scheme for the insurance of church buildings has been devised by the annual conference of the Methodist church, recently in session at Ottawa. The proposition goes as a recommendation to the Methodist General Conference of Canada, which meets in September in this city, we believe. The plan is for that body to assume the fire risk on all the church buildings of the Methodists. Just what provision is to be made for funds to pay losses we are not informed, but presume by assessments on the various churches. The old cry is raised by the advocates of the plan, that the money for premiums "should be kept among the churches instead of paying it to the insurance companies." Let the brethren try the scheme by all means. The insurance companies are not hankering to any great extent just now for church risks, and after the churches have been roundly assessed to pay a few losses, they will know more about insurance than they do now.

IN OUR LAST issue we referred to the recent decision of the Court of Appeal, sitting in London, affirming the conclusion of the court below, that the exemption of life assurance premiums from payment of income tax does not apply to premiums paid to foreign companies. The construction given to the clause of the Income-tax Act in question seems, at the best, to have been somewhat strained, and it is not very favorably received by our London insurance exchanges, who take the view expressed by Lord Justice Fry, viz.: That the object of the Act was to confer a benefit or exemption upon those who were able to pay premiums on life assurance, and who were thus making provision for their families. In such a case it seemed to him hardly