questioned in regard to insurance, and an examination made of insurance policies, where such existed, but in no case did it appear that the policies held by them were of such a nature as to entitle the claimants to any compensation from the companies with which they had insured.

In the case of the resultant losses, which were largely in the nature of business losses on account of the necessary cessation at the time of and days immediately following the riot, the accuracy of the several statements presented with the individual claims was vouched for by Mr. Owyang King, under whose supervision the same had been prepared. It was stated by Mr. Owyang King that in the preparation of these statements a careful examination of the books of the several claimants had been made wherever this was thought necessary or desirable. Before the Commission these statements, which related to business being done at the time of the riot, were tested by a comparison with the businesses of the several claimants, as actually existing at the time of the sittings of the commission, as well as by a comparison in each case with the total business of the year, and by a comparison of the business of one firm with that of others claiming like or different amounts. The claimants appear almost without exception to have exercised moderation and a sense of fairness in the amount at which their respective business losses were estimated. In only two cases was a claim made for losses beyond a period of six days. Some of the claimants took account only of losses on account of expenditure for the time during which their places of business had been closed, and omitted any reference to loss of profit during the same time. The only cases in which there was any real difficulty in ascertaining resultant losses was in the amounts claimed for payments to guards in protecting property and for boarding Chinese from different parts of the city, who took refuge in the dwellings of certain of the merchants during the time of the riot and the days immediately following. In assessing these losses, regard was had to the nature of the premises protected and the reasonableness of the number of persons alleged to have been employed or sheltered, and the amounts alleged to have been expended. Except in the case of restaurant keepers who lost some perishable goods, there were few claims for spoiled or damaged merchandise, and there were but one or two claims on account of loss of orders which it was alleged had been cancelled because of not being filled at the time of the riot.

It appears that during the time of the riot, the Chinese residents purchased a considerable quantity of firearms and ammunition. The claimants were quite frank in their admission that these weapons had been purchased for the purpose of defence, and would in all probability, have been used, had further unwarranted attacks been made upon them. As it appeared that there was no necessity for the purchase of these firearms, any amounts claimed for payment on this score were wholly disallowed, as were also sundry small charges for the purchase of lanterns, hose and the like, which some of the claimants alleged they had obtained as means of protecting their property in the event of incendiarism.

The evidence being concluded, I prepared a detailed statement of the amounts which it appeared reasonable to award to the several claimants on account of the actual and resultant damages. A copy of this statement is given as an appendix to this report. On Tuesday, the 9th June, I sent the following message, advising of the total