

FIRE LOSSES IN CANADA FOR OCTOBER, 1895.

DATE. 1895	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
Oct. 1	Kingston.....	Livery.....	\$2,500	\$1,800
" 6	Quebec.....	Dwelling.....	2,500	1,800
" 4	London.....	do.....	3,000	2,100
" 7	Hedleyville.....	Barns.....	1,500	1,000
" 7	Stoney Point.....	Farm Dwellings.....	4,000	2,500
" 11	Alton.....	Flour Mill.....	4,000	3,000
" 10	Chatham, N.B.....	Conflagration.....	60,000	18,500
" 12	Yr.....	Stores.....	4,500	2,200
" 12	Quebec.....	Dwelling & Sch'l.....	5,000	3,300
" 11	Collingwood.....	Dwelling.....	2,500	1,100
" 11	Woodstock.....	Store.....	3,500	2,000
" 14	Minden.....	Dwelling.....	1,000	nil
" 3	Tr. Selby.....	Barns.....	1,500	1,200
" 22	Port Colborne.....	Store.....	1,600	1,200
" 14	Orillia.....	Stores & Offices.....	30,000	23,000
" 15	Toronto.....	Dwellings.....	1,000	1,000
" 17	Otterville.....	Woolen Mill.....	4,000	nil
" 16	Orillia.....	Dwelling.....	1,400	1,000
" 18	Napanee.....	Hotel.....	3,000	2,500
" 19	Goderich.....	Hotel and Stores.....	23,000	20,000
" 22	Granby.....	Stores.....	7,600	6,000
" 20	Lake Joseph.....	Dwelling.....	3,000	1,800
" 22	London.....	Furniture Fac'y.....	1,000	1,000
" 22	Victoria Harbour.....	Dwelling.....	3,000	2,000
" 23	Hamilton.....	Hotel.....	1,000	1,000
" 21	Winnipeg.....	Storehouse.....	1,000	5,600
" 24	Clinton.....	Planing Mill.....	4,000	2,000
" 26	Pictou, N.S.....	Schoolhouse.....	25,000	12,000
" 27	Toronto.....	Store & Offices.....	10,000	10,000
" 27	Exeter.....	Barns.....	1,000	1,000
" 26	Tr. Elizabethtown.....	Cheese Factory.....	2,000	1,100
" 26	Athens.....	Dwelling.....	3,000	nil
" 29	Toronto.....	Icehouse.....	5,000	3,000
" 28	Lime Ridge.....	Cooper's shop.....	1,500	1,500
" 28	Wallaceburg.....	Storage sheds.....	8,000	5,000
" 30	Emerson.....	Barns & Stables.....	5,000	2,000
" 30	Dundas.....	Dwellings.....	2,500	nil
" 25	St. Vincent de Paul.....	Dwelling.....	3,000	2,500
" 25	St. J. de Neuville.....	Store.....	2,000	2,000
" 27	Winnipeg.....	Dwellings.....	3,000	3,000
" 31	Deseronto.....	do.....	6,000	2,500
" 31	Hensall.....	Flax Mill, Lum ber & Dwelling's.....	25,000	4,200
" 27	Whitby.....	Dwelling.....	1,000	1,000
Totals.....			\$288,100	\$159,800
Add 20 percent. for unreported losses and losses under \$1000.....			57,620	31,960
			\$345,720	\$191,760

SUMMARY FOR NINE MONTHS.

	1894.		1895.	
	Total Loss.	Insurance Loss.	Total Loss.	Insurance Loss.
For January.....	\$469,560	\$323,520	\$1,970,760	\$1,438,280
" February.....	718,560	331,620	1,543,320	400,920
" March.....	422,400	289,500	1,073,760	\$80,560
" April.....	\$95,680	564,720	\$23,800	246,960
" May.....	693,840	447,720	457,080	246,240
" June.....	631,440	417,840	373,840	243,720
" July.....	353,200	252,840	630,875	333,750
" August.....	531,240	354,000	405,840	230,160
" September.....	373,680	242,520	548,280	267,000
" October.....	224,900	175,500	345,720	191,760
Totals.....	\$5,314,500	\$3,399,780	\$8,192,515	\$4,479,350

An Australian paper advises parents to devote their boy's first earnings towards an endowment policy. On the principle that, as the twig is bent so is the tree inclined, it is predicted that this will develop a desire for life assurance in early manhood. It will do no such thing if the payments are made against the boy's will. To make this a success, the sons should be persuaded into an intelligent and most willing assent to their earnings being so applied.

AN INDIAN CASE OF GRAVEYARD INSURANCE.

A Bombay correspondent has favored us with a copy of the local paper, *The Times of India*, from which we learn the details of a grave-yard insurance case, that has special interest as showing how wide is the range of Canadian enterprise in life assurance, and how, even in so distant a country as India, there has broken out the same class of crime as we have to deplore becoming so general on this continent. The facts brought out on the trial of the prisoner implicated in the case before us were very numerous, but those directly relevant and required for a narrative of the crime were few. A man named Fonseca was the noon companion of one Duarte. They seem to have stood to each other in a similar relation to that of Palmer and Cook, the former of whom was hung in 1865 for poisoning his friend, exactly as was done by the Indian criminal. Duarte loaned Fonseca money. To ensure re-payment of the loan, the debtor insured his life for double the amount, assigning the policy to his creditor. The policy was issued by the Sun Life of Canada, through their Bombay agent, Mr. Ellis, which brings this case very close home to us. Payment of the first premium was made in a way which revealed the pecuniary incapacity of Fonseca to keep up the policy, which, though dated 1st November, 1894, was not handed over until 22nd April, 1895. On the 1st May succeeding, another premium fell due, with 30 days of grace allowed. On the 17th of that month, Duarte, whose life was insured, died. Suspicion of foul play arose from Fonseca not reporting the death for some days, and from this and other facts he had learnt, Mr. Ellis decided to contest the claim. The body was exhumed, and strychnine found. Fonseca was then tried for murdering his friend, when evidence was given, which proved that, while the two men were drinking—as were Palmer and Cook—the prisoner dropped a white powder into the glass of his companion, who died suddenly in great agony, precisely as did the man Cook. Fonseca reported the death as one arising from sunstroke, and from some carelessness managed to get a medical certificate to that effect. The "white powder" had been procured by the help of a Mussulman from a veterinary surgeon. The evidence was so conclusive, although circumstantial, that Fonseca was executed for the murder of Duarte, so the caution of the agent of the Sun Life Assurance Company's agent in Bombay saved them from being swindled, and affords another illustration of grave-yard insurance bringing more fruit to the gallows than profit to such criminals as seek to make life assurance the instrument by which they can make money by murder.

We beg to thank our Bombay correspondent for copies of the papers containing details of the above trial.

Flour dust seems more likely to quench than to cause fire, but it is not so. One of the finest mill elevators in the North West, situated in Duluth, was destroyed recently by a flour dust fire. The loss of \$100,000 on building and contents was covered by insurance.