

DALBY & CLAXTONReal Estate, Insurance,
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—AGENTS FOR—

The Yorkshire Guarantee and Securities Corporation, England.
 Alliance Assurance Company (Fire), England.
 The Albion Fire Insurance Association, Ltd., England.
 The Great West Life Assurance Co., Winnipeg and Victoria.
 The Royal Canadian Packing Co., Claxton, Skeena River, "Globe Brand of Salmon."
 The Stoveson Canning Co., Stoveson, Fraser River, "Lighthouse Brand of Salmon."

64 YATES ST., VICTORIA.**MORAL HAZARD.**

Mr. Charles W. Whitcomb, who has been fire marshal in Boston since 1886, and who is acknowledged to be a man of peculiar shrewdness in the investigation of doubtful fires, has written a communication to *The Surveyor* entitled "Moral Hazard, and How to Meet it." Among other things he suggests as a solution for the much vexed question of moral hazard the adoption of the application blank system of life insurance companies, the answers to the questions in which are to be made a part of the insurance contract. He suggests the following interrogations together with such others as may be required:—

Full name, occupation and place of business?

Where born?

How long engaged in present business?

In what business failures or assignments have you been a party thereto?

How many times has a loss by fire occurred on premises where you were insured or where you had an interest in insured property?

If the loss was suffered by a firm, state the names of the other partners; if a corporation, the names of the principal officers.

State the approximate total amount of insurance collected at such times. What cause, if any, was assigned for the origin of such fires by the investigating authorities?

What was the nature of such investigation official, i.e., fire marshal, selectmen, etc.?

Dates of such fires and the names of one or more of the insuring companies or agents?

Have you, or a firm of which you were the time a member, ever had an insurance policy cancelled?

For what reason?

This appears to us to be a feasible plan. It may sometimes give the companies a possible clue which would enable them to define the risk or to cancel it if already rotten.

PAYING DEBTS.

A little money sometimes goes a great way. As an illustration read the following, founded upon an incident which is said to have actually occurred. A owed \$10 to B. B owed \$20 to C. C owed \$15 to D. D owed \$30 to E. E owed \$12.50 to

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E. F owed \$10 to A. All of them were seated at the same table. A having a \$5 note, handed it to B, remarking that it paid \$5 of the \$15 he owed B. B passed the note to C, with the remark that it paid \$5 of the \$20 which he owed. C passed it to D, and paid with it \$5 of the \$15 he owed D. D handed it to E in part payment of \$30 owed him. E gave it to F, to apply on account of the \$12.50 due him. F passed it back to A, saying, "This pays half of the amount I owe you." A again passed it to B saying: "I now only owe you \$5." B passed it again to C, with the remark, "This reduces my indebtedness to you to \$15." C again paid it to D, reducing his indebtedness to \$5. D paid it over to E, saying: "I now owe you \$20." E handed it again to F, saying: "This reduces my indebtedness to \$2.50." Again F handed the note to A, saying: "Now I don't owe you anything." A passed it immediately to B, thus cancelling the balance of his indebtedness. B handed it to C, reducing his indebtedness to \$5. C cancelled the balance of his debt to D by handing the note to him. D paid it again to E, saying: "I now only owe you \$15." Then E remarked to F: "If you will give me \$2.50 this will settle my indebtedness to you." F took \$2.50 from his pocket, handed it to E and returned the \$5 note to his pocket, and thus the spell was broken, the single \$5 note having paid \$85.50 and cancelled A's debt to B, C's debt to D, E's debt to F and F's debt to A, and at the same time having reduced B's debt to C from \$20 to \$5, and D's debt to E from \$30 to \$15.

Moral—"Here's a little and there's a little" helps to pay off large scores. Money circulates from hand to hand and business moves. Pay your debts in full if you can, and if you cannot pay in full pay something. What helps one helps another, and so the round is made.

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