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London's Water Supply.

The report of the Royal Commission appointed to consider the London Water Supply has been issued as a British Parliamentary paper. It appears that East London alone requires an additional supply of not less than twenty million gallons per day. One of the main questions dealt with in the report was the proposal to connect the systems now supplying the English metropolis with water, so that the companies might be able to render mutual aid at periods of draught. Whether this expedient will be satisfactory to the public is not yet known. It seems that an increased supply for the ever-growing city is urgently needed. Insurance interests have suffered by the scarcity of water at critical times; the operations of the London firemen have been greatly hampered; and it is even stated that in the crowded East End of the great city the increase in the rate of mortality a few months ago was due to the insufficiency of the water supply for sanitary purposes.

Rebating. Although at this season of the year **From Another** our space has to be reserved for the **Point of View** annual statements and reports of banks and insurance companies, we yield to the request of Mr. Walter Kavanagh and insert a letter containing his opinion of the practice of rebating. It will be observed that Mr. Kavanagh starts out boldly and proclaims that rebating can be defended, and that the insurance agent has the same right to sell insurance at a discount as has the hardware dealer to dispose of his pots and pans during a January sale at 20 per cent. off for cash.

But, towards the close of his letter, however, our esteemed correspondent says: "The amiable gentlemen who manage life insurance companies seem sometimes inclined to talk rather glibly about what they are pleased to describe as an "exact science," conducted on "honest business principles" and "true benevolence.

Instead of talking, they might amend the present

very vicious system of obtaining insurance, and put into practice "honest business principles" in the treatment of their servants, the agents."

A Mendacious Memory. Events that excite little attention are apt to escape from memory. But the remembrance of near relatives is almost invariably sufficiently well preserved to enable us to furnish full particulars regarding them. There is something almost revolting in the contemplation of the state induced by the total absence of memory. But the absolute loss of that faculty of the mind which enables one to classify and appropriate the important events of life would certainly be preferable to such a feeble, untutored, weak and immethodical memory as that displayed in the following replies recently furnished by an applicant for a life policy in one of our leading companies. His answers to the ordinary questions of the company were compared with those made upon a previous occasion when he sought insurance, with the following extraordinary results:

1891.	1899.
Father alive at 80.	Father dead at 62.
Mother alive at 77.	Mother dead at 64.
Three brothers all alive, 57, 55, 52.	Four brothers. Three dead, 71, 55, 38. One alive, 62.
One sister alive, 54.	Three sisters. One dead, 30.
Gentleman: 5' 8", 152 lbs., 39 inches.	Two alive, 60 and 72. Yard Switchman (18 years). 5' 9", 146 lbs., 38 inches.

Why this gentleman of 1891 should discover in 1899 that his parents (reported as living eight years ago and being then both over three score years and ten) were in 1891 really very dead, and only walking round to save funeral expenses, is beyond our comprehension. But we venture to hope railway passengers are not really at the mercy or the memory of this switchman, whose confused ideas about the passing of time may some day extend to the passage of a train. We trust the interested insurance company will ascertain where this forgetful or mendacious gentleman and yard switchman is stationed.