

OBITUARIES.

Mr. William Henry Hore, for the past four years the Manager of the Fire Department of the London Assurance Corporation, died at sea, on the 26th March, as he was returning from a visit to the Company's South American Agencies.

Mr. Hore entered the foreign department of the Liverpool and London and Globe Insurance Company at the age of fourteen, and during the following seventeen years gradually rose, to be superintendent of the department. During this time he prepared his important work on Fire Loss Apportionments and became an acknowledged authority on fire insurance generally. In the meantime, however, he had been absent for some years attending to some private business at Valparaiso Chili. Being offered a very good position in the Mutual Fire Insurance Co. of Manchester he entered its service, remaining only for two years, when he was appointed to the post which he held until his death. Mr. Hore was of a peculiarly sweet disposition, faithful and accurate in all his duties, patient with others, full of consideration for young men, and ever ready to assist them with instruction and counsel. When he left the Liverpool and London and Globe Insurance Company a very handsome testimonial was presented him by the employees. Indeed his death will be looked upon as a personal loss by all who knew him as though of great ability, he was unassuming and generous. His health was never very good, so that the trip to South America was taken for its improvement. He was married about two years ago, and when the steamer returned, his wife went to the docks with their two little children, the younger of whom had been born since his departure; there they first learned that he had died.

We have with deep regret to record the death of Mr. Andrew Rintoul, which took place at his late residence, No. 40 Shuter street, Montreal, on April 30th, 1882. We know that his demise will be deeply regretted, not only by his many friends in Montreal, but throughout the whole Dominion of Canada, where the name of Rintoul Bros., of the Imperial Fire Insurance Co., is so well known and respected.

We hope to be able to present to our readers a short biography of his life in our next issue.

MUTUAL BENEFIT ASSOCIATIONS.

In an article in a previous number concerning these delusive and unstable institutions, we commented upon the injustice of allowing those members to withdraw at any time who had joined the Society with full knowledge of its principles, because it must necessarily happen that, when the assessments become frequent and onerous, those who then were healthy and strong would leave, and those who were sickly and weak would desire to remain; consequently, whilst the demands upon the Society would increase, the means of meeting the claims would decrease.

The unvarying record of these Societies is one of failure and collapse from this very cause, and it must ever be so.

We are, however, glad to note that, in one instance, assessments are to be levied upon all who were members at the time the obligations were assumed upon which subsequent claims

were made; we do not believe that there will be any success in the attempt to enforce these assessments, but the law costs and annoyance, with the failures, will serve to enlighten both sets of victims as to the obligations assumed on the one side and the absence of security on the other.

In every case we trust the result will be an enquiry into and an adoption of the principles and practices of *real* life insurance, so that good may come out of evil, and adequate provision may surely be made for the widows and orphans of Canada.

FORMS OF RATING BOOKS.

In our January issue we inserted a communication from our St. John correspondent, in which it was stated that "as the Board had acquired so much additional strength during the year it was considered a favorable time to extend its system of specific Ratings throughout the Province, and to modify the rates on the best classes of risks in St. John." "All the risks named in these tariffs have, in the margin, Goad's page, block and street numbers if such risks are shewn on Goad's plans. By this method the value of both the tariffs and plans is increased, and it tends to make them, as they should be, inseparable companions in the hands of all true underwriters."

By the courtesy of the New Brunswick Board of Fire Underwriters we are in receipt of a beautifully bound copy of the newly-published tariff book, which is a model of convenient arrangement and full of evidences of its careful compilation.

For the information of those who may purpose the preparation of similar tariffs we print, below, a copy of one of the pages, in order that its arrangements may be followed, and convenient uniformity established.

GOAD'S PLANS. CITY OF ST. JOHN.					Rate per \$100.	
Page.	Block.	St. No.	Owner, etc.	Construction.	Bdg.	Cont ^s
			King St., South side, contin'd Sydney to Carmarthen streets			
13	99	112-128	Court House.....	Stone, slate		
		120-122	Registry Office.....	do		
		124-126	Dead House.....	do		
		130-134	Gaol.....	do		
			Barn in rear of do.....	frame.		
		138	Police Station.....	brick, slate.		
		142	Hook and Ladder Station and Stables.....	brick, gravel.		
		148	Corpor'n Sheds and Stables..	frame, gravel.		
			Carmarthen to Wentworth Sts			
13	95	154-156	Kent, G. R.....	frame, gravel.		
		158-160	Hall, Capt. J. S., dwellings..	brick, gravel.		
		164	Water Commissioners, shed..	frame, gravel.		
		166-168	Taylor & Dearborn, dwellings	brick, gravel.		
		172	Purdy, Miss, dwelling.....	frame, gravel.		
		176	De Witt, W. M., do.....	do do		
			(Exposed by No. 178).			
		178	Dean, Benj., slate and mantle factory and carpenter shop.	frame, gravel.		
		180-182	Mitchell, John, dwellings....	do do		
			(Exposed by No. 178).			
		186	March, John, dwellings.....	brick, gravel.		
		190	Peters, William, do.....	do do		
			Wentworth to Pitt streets.			
17	91	198-200	McAvity, Thos., 2 dwellings..	frame, gravel.		
		214	Nichols, Jos. (estate), dw'gs.	do do		
		218	Peters, Wm., jun., dwelling..	brick, gravel.		
			Pitt to Crown streets.			
18	87	244	Robertson, Mrs. H., dwellin;	rame, shingle		
		248	Staples, Geo. P., do.....	do do		
		252	Ellison, Robt. (or W. War-	do do		
			wick) dwellings.....	do do		
		256-260	Robertson, Mrs. H., 2 dw'gs.	do do		
		266	do warehouse.....	frame, gravel.		
		270	Mahoney, John, dwelling....	frame, shingle.		
		272	Buston, Thomas, do.....	do do		