

INSURANCE PARLIAMENT.

The fourth semi-annual meeting of the Canadian Underwriters' Association was begun in their rooms on Wellington street, in this city, on Tuesday, 27th inst., and closed on Wednesday evening, 28th, the shortest session they ever had. This would indicate, considering what they must have had to deliberate about, that the machinery of the association is working smoothly.

The fire losses of the present year are abnormally high, especially so of late, and the increase of losses on certain classes of specially hazardous risks led to the adoption of a slight increase of rates on such risks. The tariff of rates, however, remains practically the same as it was. The proposed municipal taxation on insurance companies in the Province of Quebec came up for discussion, and we understand that a committee was appointed to deal with the matter, by devising some means of recouping the companies for the taxes imposed upon them. The underwriters are determined upon the principle that the tax must in the end come out of the public, as every additional tax put upon insurance companies must of necessity affect the rates to be charged on the insurance of property.

The meeting was largely attended, all the companies in the association being represented except three—the Caledonian, the Citizens' and the City of London. Mr. J. J. Kenny, the managing director of the Western Assurance Company, took the chair for the first time as president of the association. A hearty vote of thanks was tendered him at the close of the proceedings. The vice-presidents were Messrs. W. Tatley, Montreal, of the Royal Insurance Company, and Mr. S. C. Duncan Clark, Toronto, of the Lancashire Insurance Company.

The names of those present, representing the different companies, were as follows:—Ætna, F. W. Evans and Thomas Wood; Atlas & National of Ireland, L. H. Boulton; British America, W. Adamson; Commercial Union, R. Wickens; Continental, W. Kavanagh; Fire Insurance Association, J. Kennedy; Glasgow & London, S. Browne and J. T. Vincent; Guardian, E. A. Lilly; Hartford, William Henderson and F. W. Evans; Imperial, W. H. Rintoul; Lancashire, S. C. Duncan-Clark and William Blight; Liverpool & London & Globe, G. F. C. Smith; London & Lancashire, W. A. Sims; London Assurance Corporation, C. C. Foster; P. Guillet, Mercantile, P. H. Sims; North British and Mercantile, W. Davidson; Northern, Robt. W. Tyre; Norwich Union, A. Dixon; Phoenix of London, R. McD Paterson; Royal, William Tatley; Royal Canadian, G. H. McHenry; Scottish Union & National, W. Kavanagh; Waterloo, J. B. Hughes; Western, J. J. Kenny and James Boomer; Northern, James Lockie; Phoenix of Brooklyn, F. Boyers; Quebec, Geo. J. Pyke; Queen, Henry J. Mudge.

—The rolling stock of the Intercolonial Railway consists of 164 locomotives, 69 first class cars, 82 second class cars, 11 sleeper cars, 42 baggage, express and postal cars, 1,529 cattle and freight cars, 1,442 flat cars, 1,828 coal hoppers, and 83 vans. Notwithstanding this large outfit there is a clamor for more cars.

"MIXED" GOODS.

The firm of Chapman & Co., of this city, grain dealers, submitted recently, to the arbitration committee of the Board of Trade, a claim against J. B. McKay & Co., also of Toronto, for damages in respect of a certain purchase of black-eyed marrowfat peas, made by the former firm from the latter. The matter came, on September 17th, 18th and 19th, before the following named gentlemen, viz.: Messrs. W. D. Matthews, Wm. Ince, W. Galbraith, R. W. Elliot, J. D. Laidlaw and Robt. Jaffray. They awarded Messrs. Chapman & Co. \$798.53 damages, and further adjudged that McKay & Co. should pay the costs of the arbitration, amounting to \$107.

Some of the evidence brought out at the sitting was rather rich. For example, an employee of Messrs. McKay & Co., at Whitby, named J. W. Hunt, testified that the defendants had instructed him as follows:

"When loading B. E. peas you can put in 25 to 30 bushels of your common peas in each car, as they are never noticed; it reduces average. If you can buy any goose wheat at 65 to 68 cents buy it and mix in when shipping with your export stuff, also any old wheat you can pick up at reasonable figure. * * * Be very careful indeed and see that you don't load any more on the cars than you put on the B. L. For safety's sake load say 497 bushels in a car you bill at 500."

The above is written in pencil, undated and unsigned, but is acknowledged by Edward McKay to be in his handwriting; marked Exhibit "A."

Letter from McKay & Co. to Hunt, dated February 1st, 1887, says: * * * "We want you to order two cars for Boston, to be loaded with No. 1 and 2 barley that you have on hand, placing the latter at the bottom of the car. You state that your No. 2 is very good in color and there should not be very much difference between them. * * * You omitted to put in that car of peas a few ordinary ones. We received your sample of blackeyes."

February 11th.—McKay & Co. to Hunt: "Since writing you this p.m. we have sold one car of peas (black-eyes). You will order one car immediately, as per enclosed, for Boston and ship exactly as you did the last for Messrs. Chapman. You will load them in the same manner as you did the last and send us B/L as soon as possible. P.S.—You will put 50 to 60 bushels small peas in this car, and load same as you did before and bill at 450 bushels exactly."

Some of the evidence looks ill for McKay & Co., it must be confessed.

"Car 698 was loaded," says Hunt, "with 397 bushels and was billed at 400. It was overbilled according to instructions both oral and written. * * * These cars were loaded with black-eyed peas and common peas. The common peas were put in all the cars but one; some cars had two boxes in each end, some two or three."

McKay's letter of February 12th, says: "The only thing you have to ship is that one large car for N. Y., to go by Brockville, of straight No. 1 (peas) which we wish you to get off immediately. Also the car of black-eyes mentioned in our last letter of yesterday. This is to be billed at 450 bushels as we stated, including small peas." It will require more and minuter explanations than have yet been made to rid the minds of Toronto grain dealers and railway men of the impression that these proceedings were part of a settled policy of "crookedness."

Mr. J. B. McKay swears that "We mixed the peas (ordinary black-eyed peas of which Mr. Chapman bought 5,000 bushels about 4th January) with a first class small pea, called Prince Albert. * * * There were two cars so mixed." Further on he says that "The mixing of the peas was done in the honest belief that

we were bringing to that grade called merchantable. It is a recognized principle in Toronto. We had no intention of defrauding."

In rebuttal of the pretence that the shipment was an experiment, intended to test the *bona fides* of elevator men at Boston and elsewhere, Mr. L. A. Tilley, of the firm of W. P. Howland & Co., says in evidence that "Black-eyed peas are black-eyed peas: small peas are a distinct variety. * * * Men who ship honestly have a good out-turn at the sea-board." And, besides, though 497 bushels was loaded 500 was charged to the purchaser. We must have more evidence than the word of this firm before we are convinced that such proceedings are common in this or any other market. Business could not be carried on if such bad faith were general.

Another arbitration case, that of W. P. Howland & Co. against the same firm for shortage, has been tried, but the award is not yet made public. A third, that of Norris & Carruthers against them, is being heard, and we understand there are more to follow.

FIRES, IN TOWN AND COUNTRY.

Bush fires are creating great devastation in many parts of the country, notably in the Ottawa district, where the damage to timber and farm property is enormous. Similar complaints of destruction come from the neighborhood of Kingston and the Montreal district. Between Montreal and Quebec a dozen vessels are detained by the density of the smoke. Against forest fires, Ontario has taken precaution in the form of a stringent law with fire-rangers to enforce it. But the fire rangers can cover only a limited space, and the origin of fires in a time like the present is not confined to the forest. So exceptionally combustible has the drought made everything that a lighted match thrown in a grass field would in many cases produce a conflagration. In such a condition of things, we fear it is quite hopeless altogether to prevent farm and forest fires; but much can be done by careful precaution, and nothing which it is possible to do in the way of precaution, ought to be left undone.

Such a time of town and village "blazes" as the last two weeks affords has not been known for many a day in Canada. Fires of the extent and in the rapid succession which marked Newburg, Newbury, Dalby, Gravenhurst, Three Rivers, Montreal, are enough to make underwriters uneasy, for the drought is not sufficient to account for all these, though it probably does far some of them. "Fire bugs" are openly alleged to be responsible for two of the latest fires in Montreal.

THE GRAVENHURST FIRE.

Much interest has been aroused throughout Ontario by the fire, last week, which practically wiped Gravenhurst out of existence and many practical proofs of sympathy have been given. A press telegram of Tuesday last says:—

"Fortunately for Gravenhurst, the business men are plucky, full of energy and determined to make the best of their great misfortune. Already several buildings are in course of erection. One or two stores have been opened, where a limited stock of necessities can be obtained and temporary butcher shops have been improvised. The bakers, so far, have been unable to meet the requirements, and bread is being sent from Orillia and elsewhere. There is still much suffering