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Canada
is not
America.

AN English insurance paper not only calls us by a wrong title, which it gives as "The Insurance and Commercial Magazine," but speaks of this journal as an "American" publication. We must ask our English contemporaries to be more correct in quoting titles, and in their geography. The word "American" invariably and exclusively is applied to the persons and things of the United States of America. Canada neither is, nor ever will be, "American." We are just as much a part of the British Empire as England herself is; it is therefore not creditable to English journalists to mix up this Dominion, as they too frequently do, with an entirely distinct nation. To speak of Paris as a German city, or Berlin as an Italian one, is not a greater blunder than to speak of Montreal as "American." People reading such blunders are led into sending letters, as we have seen them, addressed to Canadian cities, "U. S. America." We ask our English insurance contemporaries to make a note of these things.

The late
Toronto
Fires.

OUR exchanges, as they come to hand have nearly all something pointed to say regarding the late Toronto Municipal Insurance Scheme, for we conclude the "illusion" is gone for ever. They consider the late fires consumed something more than buildings and their contents, to wit, "a foolish and pernicious delusion," and ask very pertinently what position would the city of Toronto be in to-day had the scheme become effectively established? "At once a subject of commiseration and contempt." The *Insurance News* says: "It is incredibly short-sighted to argue a perpetual immunity from these overwhelming losses because no such visitation has taken place in the past. Toronto has now received its baptism of fire,

but who will tell us upon what city the fiery shower will next fall?"

The Toronto City Council of 1894 and their insurance fad have supplied the insurance press and the fire, underwriting world with material to point many a future moral.

Electric Lines and
Railroads.

THOSE who keep track of the companies formed, or projected, as they appear in the official gazettes, must have been struck by the number of enterprises organized, or proposed, for providing the towns westward of this city with communication by an electric car service. If this continues much longer, we shall be able to reach the western boundary of Ontario without travelling by either of the existing railways, as we could go on from one point to another by the local electric cars. Although this class of service has advantages, and pleasures, we are inclined to think it is in danger of being overdone. It will entail drawbacks which may develop into more serious proportions than the promoters of these lines seem to foresee. They are reckoning upon the diversion of the great bulk of the passenger traffic between the two towns they are severally proposing to connect by an electric service, away from the railway which is now available. Were this done, the railway so injured would certainly make reprisals, they would cut off a number of trains from stopping at such points, and reduce freight handling facilities where local competition for passengers had reduced their earnings, almost certainly also, they would enhance freight rates to and from such points. Considering how all the towns from here to the Detroit River have been built up or developed by railway connections, and how necessary they are for business facilities, it seems somewhat ungrateful, as it must be also unwise, to antagonize the railway which has done such invaluable service to the country. One such enterprise that was devised to cut off local traffic from a railway has collapsed, and the people who encouraged it have been made to pay for their war on the railway, by increased fares and shortened accommodation. We do not think the municipal authorities who assist such new lines are well advised, unless the points proposed to be connected are not served by a railway. The mere running to and fro of the people of two towns is of very trifling