

INSURANCE

Curious Answers.

Application papers are solemn documents and are, of course, taken seriously by the man applying for insurance. One applicant replies thus to questions as to his regular medical attendance: "None."

Another, referring to his father's death, says: "I don't know where the doctor who killed him—I think he was a doctor." Some of them above the doctors by simply stating that such and such a relative died from "natural causes." That the blind god has still some power in these prosaic days is plain by the statement of one applicant that his brother "died at the age of twenty-three of no particular disease, but of a broken heart, he being disappointed in love." A private friend's report gives an applicant this unimpeachable testimony: "He was an extraordinary man for eating potatoes, but not other things." Sometimes a local medical examiner gets facetious in his report. The States regarding an applicant, for an annual fee of \$100, doubt that "his teeth are discolored by tobacco, but the use of this, I am sorry to say, is healthful."

Another applicant gets facetious and sobriety. What age shall he become? Heaven only knows. A proud father states in his application, "I have an annual fee of \$100, and I am a perfect little man of sixty makes that very living, at age of one hundred years, health being good, but not very active."

Another applicant, who could almost be excused for "not being very active" at that age, "insurance charges."

Fire Protection at Dawson.

A Dawson correspondent of the Insurance and Finance Chronicle writes as follows to that journal:

It has occurred to me that people interested in matters of fire insurance would like to know something about the city of the north from a fire insurance standpoint, so herein you will find some notes that may be of use in the future. Dawson is bounded on the south by the Klondike river, on the west by the Yukon river, and on the north and east by a range of high hills. All the business portion and most of the good residences are situated by electricity, and supplied with water from the City Water Company. The water works plant is so perfect as to give a regular flow of water in winter and summer, and this water is at all times available in case of fire. Buildings are mostly constructed of wood and iron. The greater portion of the merchandise is stored in detached from warehouses located away from the business centre and entirely free from any conflagration hazard. There are three blocks of warehouses, used for storage purposes, with a prospect of more being built next year. The streets, which run north and south, are 60 feet in width and the streets, running east and west, are 30 feet wide. However, varies somewhat, and is in places 160 feet wide. The fire department consists of 25 fire bells, twenty-two paid men, six horses, 8,000 feet 2½ hose-eureka and paragon brand, one chemical engine, capacity 160 gallons, one chemical engine, 400 gallons, one hook and ladder truck, complete, and six steam fire engines.

In first class order, one throwing 1,100 gallons per minute, and the other two each 750 gallons per minute. One horse wagon, carrying 2,250 feet, also five horse carts, carrying 1,000 feet each. The fire engines are situated along the water front, on the Yukon river, and are drawn down by 20 pounds on each engine both summer and winter. In winter the engines are situated in houses built on barges on the lee, with suction constantly in position through holes in the lee. In summer the engines are mounted on turn out and fly 1,000 feet of hose, and get water in two minutes. There is a water hydrant centrally located in the town, to which an engine can be connected, or a hose attached to the plug, the plug throws 500 gallons per minute.

Territorial Hall Insurance.

This sensible Territorial insurance act is in marked contrast to some of the schemes for insuring farmers' crops against hail which have been proposed in the Manitoba legislature during recent years. It has more than once been proposed here to insure a general tax on all farm land for the purpose of creating an insurance fund regardless of whether the land was under crop or not.

A new system of hail insurance for farmers is now in force in the Northwest Territories under the management of the Territorial government. The authority for this is the Hail Insurance Ordinance of last year, which became effective on January 1. On that date all private insurance companies ceased to do business. Under the new arrangement any farmer who wants to insure his crop against hail may obtain a blank application from his postmaster and send it duly filled in, accompanied by a certificate of fee for each acre to be insured to the government offices at Regina where it will be issued. The insurance policy made effective at once. No policies will be issued as the terms of the contract are fully set forth in the application. The government will not sell the business and there is nothing to be gained by the farmer. It simply acts as collector and distributor of the money which is supplied by the farmers. The bulk of the damage allowed per acre is \$4, which is estimated to cover the cost of plowing, seed and sowing, and there is no intention of insuring against the harvest value of the crop. The farmer will be reimbursed for his actual loss only. Partial damage will be assessed proportionately. Settlement of all claims will be made on October 1, each year, and if the original fee per acre is not enough to cover all losses, an

other fee may be levied by the government and collected by process of law if necessary, the payment of this additional sum by all the insured being compulsory. In the event of there still being a deficiency the balance will be made up out of the public funds. It is fully expected that the original fee will be enough to meet all ordinary requirements.

Toronto General Trust Co.

James Davey, of Toronto, has arrived in Winnipeg to take the management of the Winnipeg branch of the Toronto General Trusts Corporation. Mr. Davey has been connected with the corporation since its inception in 1882, and during the last two years has acted as its secretary. J. W. Burgess, who also comes from the Toronto office, has been appointed accountant at Winnipeg. He has been with the corporation at Toronto for the past 8 or 9 years. Offices have been secured in the Bank of Hamilton building. The Toronto General Trusts Corporation takes over the business of the late Winnipeg General Trusts Company, as previously announced. The corporation assumes the functions of collector, trustee, administrator, guardian, committee, receiver, agent for trustees, etc., retains money for investment, etc. The officers and directors of the corporation include many of the best known names of Toronto business men.

Since the Dominion department of agriculture commenced shipping cattle to South Africa in December, 1890, Canada has supplied goods to the value of over \$2,600,000. The amount of produce shipped has been as follows: Hay, 141,862 tons; flour, 54,284 bags; beef, 40,731 cases; jams, 11,143 cases; eggs, 95,515 bags.

lute and are now 5c to 10c higher than a week ago. Beans are 1c higher. Cabbage is about 1-2c per pound dearer. Onions have advanced 1c per pound. We quote: Potatoes—5c per bushel; carrots and beets, 50c per bushel; turnips, 25c per bushel; cabbage, 2c per pound; lettuce and radish, 4c per doz. bunches; celery, 1c per dozen bunches, onions, 4c per pound.

DRESSED MEATS—The scarcity of good beef cattle has been having its effect upon the meat market and prices are 1-2c higher this week. Hogs are 1c higher for the same weight, but are expected to drop. We quote: Beef, 12c dressed, 6 1-2 to 7 1-2c per country, 1-2c under; dressed, 12c; veal, 6 to 8c; mutton, 7c to 8c; lamb, 8c; hogs, 7 3-4 to 8 1-2c.

RECEIPTS—Receipts are becoming lighter and of poorer quality as the season advances. The markets south and east are weaker again, but prices here are unchanged. We quote: No. 1, 10c; No. 2, 9c; No. 3, 8c; No. 4, 7c; No. 5, 6c; No. 6, 5c; No. 7, 4c; No. 8, 3c; No. 9, 2c; No. 10, 1c; No. 11, 1c; No. 12, 1c.

Wool—Market nominal. **Tarres**—The market is nominal for tallow is 4 1/2c to 5c per pound. **SENECA ROOT**—Market nominal.

LIVE STOCK.

CATTLE—There is a good demand for beef cattle and prices are 1c higher at 3 1/2 to 4 1/2c per pound for best delivered here. Common and fair cattle from 2 1/2c to 3 1/2c. There are worth \$14 to \$16 for yearlings at country points, and \$18 to \$20 for two year olds.

SHEEP—There is no movement at present as butchers are plentifully supplied with frozen mutton. 10c to 11c per pound.

HOGS—The market is steady at 6 1/2c per pound for best weights off farms. Receipts are moderate and there is a large demand.

MILK COWS—Milk cows are scarce and in good demand at from \$30 to \$45 each.

HORSES—Dealers are busy making arrangements for spring trade, which they expect will be as active as supplies of horses will permit. The current statement has never been so thoroughly cleared of horses as at present and it is going to be difficult to secure enough spring requirements of this market. Natural prices are higher and almost any price can be had for good sound horses today.

Movements of Business Men.

Geo. W. Erb, manager at Winnipeg for the Waterloo Engine Works Co., has returned from a trip east.

J. Kilgour, head of The Kilgour & Rimer Company, Ltd., wholesale boots and shoes, Winnipeg, returned last week from a business trip east. While away Mr. Kilgour visited the leading trade centres of Canada and the United States. He found business booming everywhere and factories in his particular line were found to be exceptionally busy. The class of work being turned out is better than ever and manufacturers are going in strongly for sensible shapes and good material in footwear. There will be very little change in the shoe lasts this season as manufacturers have tried to the utmost expense involved in the radical changes which were regular feature each season a few years ago.

As regards value it is found that the increased cost of leather is making a slight difference in the cost of the finished goods but these have not been enough to warrant changes in jobbers prices and in all other lines of goods. The rubber footwear trade, Mr. Kilgour found to be in a similar position, but United States competition has made it necessary to reduce prices somewhat in Canada and the United States will shortly be announced.

It is expected that these changes, if in clothing they are not, will have the effect of giving Canadian goods full possession of the British Columbia market, a thing which they have not had heretofore. Canadian goods are admitted even by the United States market to be better than those made south of the boundary and they are going to hold the home market against all comers.

The Canadian Pacific Railway will apply to parliament to have the National Park in the west extended to include Field and the famous Yoho valley.

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