

Assignment of Fire Insurance.

Chief Justice Kiliam presided in the Tuesday court this week and heard the case of Whittia vs. Royal Insurance company, which has been the subject of the most interesting litigation of the court of trade and business men in the city.

On April 11, H. J. Whittia & Co., of Winnipeg, brought this action to recover \$5,000, the amount of a policy of fire insurance, which by reason of a non-receipt dated the 7th of January, 1901, issued by the agent of the insurance company, assigned to the Bourque assigned fire in the sum of \$100 on a general stock of merchandise contained in a store on the east side of the government road in the village of Alamont, in Manitoba, on the 10th of January, 1901, the stock was destroyed by fire. On the 15th of March Bourque assigned to Whittia & Co. his claim against the company and the monies owing as a result of the insurance. Notice was given to the company, but they repudiated any liability.

On the 17th of April Whittia & Co. filed the loss and proofs were delivered to the company on April 22, 1901, and the same proofs were not objected to by the company, nor had they called for any further proofs. The company contest their liability, and contend that the interim receipt issued was subject to the usual terms and conditions of a policy of insurance. One condition was, if the property insured was assigned without the consent of the insurer, the policy should become void, that in breach of this condition, Bourque, before the fire, assigned the insured property without having obtained written permission or approval of the company.

Further, that the property was insured in another company, namely, H. J. Frecheville, managing director. The method of profits for the year ending June 30 from the mine and smelter were \$350,000. The reserve of the company at that time was \$100,000, and the value of the stock in the mine at present is \$110,000, the value of the plaintiff's reserve, Mr. Munson, K. C. for the defendants, moved for judgment, and that plaintiffs had failed to prove the amount of loss, if any, payable by defendants as policy of the Manitoba Assurance Co. covered other property as well as the stock in the mine, and that they should separate value of the goods covered by the policy in defendants' hands. There are no payments of the premium in cash, a note having been given by Bourque to the agent of the insurance company, and there was a prior insurance, in breach of the statutory condition in the interim receipt.

His lordship declined to grant the sub-judice at the then present stage of the proceedings and evidence for the defence was then gone into. After further hearing judgment was rendered, Mr. Haggart, K. C., and Mr. MacDonald, K. C., for plaintiffs, Mr. Munson, K. C., and Mr. Hudson for defendants.

Express Rates Reduced.

The Dominion Express company has reduced substantially the rates on their rates on merchandise between Winnipeg and points in Eastern Canada, and will supply rates as follows: Montreal, Ottawa, Quebec, Halifax, etc. The following table shows the new rates as compared with the old:

Old Rates	New Rates
7 lbs. \$1.00	7 lbs. \$0.90
10 lbs. \$1.15	10 lbs. \$1.00
15 lbs. 1.35	15 lbs. 1.15
20 lbs. 1.55	20 lbs. 1.30
25 lbs. 1.80	25 lbs. 1.50
30 lbs. 2.10	30 lbs. 1.75
35 lbs. 2.40	35 lbs. 2.00
40 lbs. 2.65	40 lbs. 2.25
45 lbs. 2.85	45 lbs. 2.50
50 lbs. 3.10	50 lbs. 2.75

On packages less than seven pounds the rates are the same viz 1 lb. 25c. 2 lbs. 35c. 3 lbs. 45c.

A Big Pulp Mill.

Mr. Angus McLeod, member of the firm of The Spanish River Pulp and Paper Co., operating on the Spanish River, Ont., has been in the city through the city this week. Mr. McLeod states that a plant for the manufacture of pulp is now being erected by his firm in opposition to the Clergue syndicate who are endeavoring to locate in that district.

The plant will cost in the neighborhood of three and a half million dollars and when completed will prove to be the greatest plants of its kind in the continent. Over three hundred men are at present engaged in the construction, and a great quantity of material for the manufacture of pulp, as it is expected the plant will be used for the manufacture of pulp, proceeded west for Arrowhead after the interests of his firm at that place.

New Baggage Rules.

Beginning January 1, new baggage rules will be enforced on all railroads in the Western Passenger association in the United States. Under the present system the amount of baggage that can be checked is practically unlimited.

Each traveller is allowed 150 lbs. of baggage free of charge, for each full ticket and 75 pounds for each half ticket. Amounts over this amount can be checked by the payment of excess baggage. Under the new system, however, the method of handling baggage will be revolutionary. Each piece of foreign emigrant baggage weighing over 100 lbs. will be checked under any conditions. The amount of baggage checked free will remain the same as heretofore, but the abolition of the excess baggage rules after the 250-pound mark is reached means that those in the hearts of the travelling men who will be affected.

Rosland Mining News.

Rosland, B. C. Dec. 10.—In a report to the directors of the Le Roi mine, dated November 23 and just received, H. J. Frecheville, managing director, states that the profits for the year ending June 30 from the mine and smelter were \$350,000. The reserve of the company at that time was \$100,000, and the value of the stock in the mine at present is \$110,000, the value of the plaintiff's reserve, Mr. Munson, K. C. for the defendants, moved for judgment, and that plaintiffs had failed to prove the amount of loss, if any, payable by defendants as policy of the Manitoba Assurance Co. covered other property as well as the stock in the mine, and that they should separate value of the goods covered by the policy in defendants' hands. There are no payments of the premium in cash, a note having been given by Bourque to the agent of the insurance company, and there was a prior insurance, in breach of the statutory condition in the interim receipt.

Radical Labor Law.

Sydney, N. S. W., Dec. 8.—By the passage of the Industrial Arbitration bill through its final stages, the government has placed a law upon the statute book the working of which will excite interest throughout the whole world. This bill not only compels the reference of all disputes between employers and employees to a competent court, with power to enforce its orders and awards, but it makes a strike or a lockout before or pending such reference a misdemeanor, punishable by a fine or imprisonment. The court which presides on these disputes is to be presided over by a judge of the supreme court, and will have the same powers, including the power to declare a strike or a lockout before or pending such reference, and to direct that other things be done, and to make orders, shall give preference to unionists over non-unionist laborers. There is no appeal from the decisions of the court.

Big Crops About Hartney.

In the Hartney district, says the Star, there are many farmers who have this season raised between ten and twenty thousand bushels of wheat on their own land, besides a vast amount of other produce. Mr. Cowsen's crop this year amounted to 18,000 bushels of wheat, besides oats and barley. He is estimated to have 20,000 bushels. Heve Henry's farm yielded 13,000 bushels of wheat, and 10,000 bushels of oats. He has a total of wheat and oats of 27,000 bushels, and C. Thon's 25,000 bushels of wheat and 10,000 bushels of oats. The good showing for eight farms to produce in one season 140,000 bushels of the most valuable of crops, and there are many others in the municipality who have equally large crops.

Thanksgiving Poultry.

Vancouver, Victoria and New Westminster provision trade were indebted for their stock of Thanksgiving turkeys to the enterprise of O. H. Dingman & Co., representing in Vancouver the Winnipeg house of R. A. Rogers & Co., Ltd. Though the Winnipeg came direct to Vancouver from Smith's Falls, Ont., the centre of the dressing trade in Canada.

In past years there has been considerable risk and many a loss attendant on shipping forward of stocks of dressed poultry for the winter festival season. Happily for the market on the whole, it was a big undertaking to get a car of turkeys in at the high prices prevailing this year, and to carry out all arrangements so that the trade would not be disappointed, and the losses incurred would not meet with heavy loss.

The car was packed at Smith's Falls, Ont., on November 15 and 16, the birds having been killed to order on the previous day; all these arrangements being made beforehand by the buyer for the firm. A refrigerator car was used, and as the shipment had to be expressed a car with the Krupp wheel was required by law had to be secured, also it was necessary to have the car insured with an express train.

The chilling of the car to the right degree, so that the birds would retain all their freshness, and yet avoid freezing, was another important matter, and that was most carefully done. Just enough ice was put in to carry the goods through in right shape.

When the car was opened in Vancouver, where it arrived on Monday, Nov. 25, the stock was in perfect condition. Another detail which was attended to just right was the method of packing, open boxes with but few birds in each, plenty of sawdust for circulation, being used. Then at every opening where air could get in, cotton was packed to prevent cold dust or any other substance from getting in which would have injured the appearance of the goods. Every detail showed that an expert had to do with that shipment. The firm sent a man east from Winnipeg, specially to attend to the buying and shipping of this Thanksgiving stock, for Winnipeg's supply came forward in the same manner. The trade locally was delighted with the satisfactory way that their orders were filled, and many a family Thanksgiving table was provided with choice fare from that car lot.

Don't Neglect Fire Insurance.

The wholesale merchant, manufacturer, or trained business man, in whatever business he may be engaged, will always be found carrying full insurance on his property. He will make reasonable allowance for savings, and the balance of his stock of merchandise and other insurable property will be fully covered. It is therefore apparent that it is good business policy, that it pays to carry fire insurance. Experience has shown that country merchants as a class do not appreciate the advantage to themselves in keeping their property well insured, so say nothing of the duty they owe their creditors.

Even the better class of country merchants frequently carry inadequate insurance, and jobbers extending large lines of credit are not paying attention to this very important feature of credit risk.

A few weeks ago we had occasion to ask a merchant who desired to open an account with us for a property statement. It was furnished promptly, and from it we learned that he was carrying only \$50,000 insurance on a stock valued at \$250,000. In acknowledging receipt of his statement we informed him that we were prepared to do so to extend any considerable line we would want him to increase his insurance and carry on. He replied that he did so for his own protection, whether he concluded to buy from us or not. Two weeks later we received a letter from him, from which I quote: "Your advice to me to increase my fire insurance was proven wise. I increased my insurance \$10,000, and intended, before the other policy expired in November, to increase still further. On the morning of September 25th my store, with ten others, was destroyed by fire. I will have enough money to pay all my debts, and hope to start again." This was a small dealer, and had it not

been for our suggestion he would be a bankrupt to-day.

This incident illustrates the necessity of requiring merchants to carry fire insurance as an essential to credit. Also, it indicates how readily and friendly advice and suggestion, can save their customers from loss, and in many cases, complete ruin. Merchants throughout the country would pay close attention to the matter of insurance, and in every instance, competent protection urge that the same be increased to proper proportions. The result would be to protect themselves saving, both to jobbers and retail merchants.

We attach so much importance to fire insurance, that we have for some years past provided our customers, to whom we are extending large lines of credit, to report on blanks, which we furnish the amount of insurance carried, the names of the companies and dates of expiration. We then follow up the expirations, and see that the insurance is renewed. We find that local agents do not keep track of expirations, and that policies are allowed to lapse, which fact is only too often discovered after the fire occurs.

One of the heaviest losses sustained by our house this year was the result of a customer's burning out without insurance, and on looking into our losses for some years, I find that cases of this kind have been frequent, and are convinced that there is an opportunity here for credit men, by the extra percentage to work a substantial saving to their customers, and at the same time do good to the business community. St. Paul, Minnesota, in Business Topics.

Christmas Canadian Magazine.

The Christmas number of the Canadian Magazine has a distinctively native cover, in which colored maple leaves are the leading feature, while every detail of the issue is in accordance with the national character of the publication, and the drawings and photographs are by Canadian artists. The two colored plates, one an illustration of the other an outer door picture, are typical of Canadian art. The illustrations of the Yukon River tragedy of Christmas Day, 1896, when three men mysteriously disappeared in the woods, the Woodside, Edwyn Sandys' humorous story is a magnificent piece of work, and is as good as anything which has appeared since the days of Sam Slick. Undoubtedly this is the most imposing and artistic number ever issued in this country.

Activity on the Great Lakes.

Fifteen years ago vesselmen on the great lakes lewailed the fact, that the enormous increase of vessels was about to sink the carrying trade into hopeless ruin. The same dark view of things has been sustained repeatedly since. It might properly be asked, how did the thinker were to look out his fall, for the lumbering industry was never so prosperous as now. The answer is, that on the great lakes have the vessels for the entire season of 1902 practically double in number, and in addition of a carrying capacity of some 35,000,000 tons for the season, or nearly double the total present carrying lake craft. Never before have the shipbuilding interests been quite so successful as of late.

Turning to present conditions there seems to be a necessity for a national lake tonnage. Throughout the entire season now about to close, there has been activity and prosperity on the lake carrying trade. The tonnage for the season will probably exceed 28,000,000, or 3,000,000 tons above the tonnage of last year. Yet the season ends with lake rates at a sharp decline ending with rates at upper lake ports advancing on all kinds of freight. Ore is the most abundant, lumber and grain interests are bidding actively for vessels, and the market for most sailing factory season on the lakes is the best part of it all—Chicago Iron and Steel.

The Sanford Manufacturing Company, Hamilton, has received an order from the government for 1,200 suits of the new standard uniform for each man, also an extra pair of trousers for each.