## MUTUAL BENEFIT ASSOCIATIONS.

In the list of applications to Parliament is one from the Mutual Benefit Association of Sherbrooke, for an Act of Incorporation. It is to be hoped that our legislators will decline to grant any such Act, as these associations are always delusive if not positively fraudulent. Their worst effect is in preventing proper insurances in Companies which make due provision for losses, and their destruction of habits of thrift amongst those who, being deceived by them, lose faith in all insurance organizations.

English Benefit Societies are falling into disfavour, and not without cause, if credence is to be placed in the returns, recently rendered, of paupers in English workhouses who have been members of these organi-The total number of indoor adult male paupers who have ceased to be members of benefit 80cieties is 11,034, of these 7,391 have ceased to be members by reason of non-payment of contributions, Withdrawal, or dismissal, and 3,913 by breaking up of the society. Of the latter, there were those who had been members for less than ten years, 1,720; for ten years and less than 20 years, 1,026; for twenty years and less than thirty years, 612; for thirty years and upwards, 555. This indicates a scandalous state of things. It is really painful to think that the law should be so loose that men of a frugal turn of mind, after paying in contributions to a benefit society for over thirty Years, should by the collapse of the institution, be driven by necessity to the workhouse.

"The Strangers' Guardian and Assurance Company will spread the angel pinions of its protecting care over its patrons." Possibly some of our readers may not have heard hitherto of this benevolent organization, and be interested in learning that its object is to insure citizens of the Provinces—i. e. the greenhorns generally—"sojourning, or proposing to do so, in the metropolis, against all the wiles and pitfalls spread by the guileful for the innocent and confiding."

## INCENDIARISM.

In the month of November many fires occurred which are believed to be due to this cause. From Woodstock, N. B., to Ridgetown, Ont., charges of arson are freely made. Kingston, Belleville and Cobourg, Ont., have for some time suffered from scoundrels who manage to escape detection. It is to be hoped that detection and punishment will overreach the guilty ones, and put a stop to their evil practices. Two persons are committed for trial in Hamilton, one has been discharged in Omerce.

The people of Woodstock are convinced that the ruin which has visited them is the result of incendiarism, from the fact that a second fire broke out some of incendiarism are correct, it is evident that the devil is not yet chained. It is seldom omitted from the account of a fire

We recognise amongst the November sufferers by incendiarism fully covered by insurance at least two parties who are experienced in the making of loss claims. A general Bureau of Adjustment &c., with a properly kept record would undoubtedly prevent such persons from reaping much profit from their unfortunate liability to fire, doubtless the observant fire underwriter has already reaped benefit from the "Fire Record" and in years to come will appreciate our labours in this direction.

## FIRE INSURANCE ADJUSTMENTS.

Some months ago a paragraph appeared in one of the U. S. journals to the effect that the Fire Underwriters of Canada desired to obtain the services of gentlemen experienced in this branch of the business, and available at need. It is proposed to establish a Bureau of Adjustments in connection with this office, and we shall be pleased to receive the names of suitable persons who may desire to connect themselves with it. We shall also be happy to receive the instructions of Companies who may desire adjustments, special surveys or inspections. Competent and reliable Appraisers, Arbitrators, Accountants, Surveyors and Adjusters will always be ready when required. Further particulars will be given in our next issue, or in answer to communications and enquiries.

The Committee of Management appointed by the Underwriters' Union to visit St. Louis, and examine into the cause of the frequent severe fires, have made an exhaustive report, in which, amongst other things, they say: "The adjustments by local agents induced a competition in making liberal settlements; minute investigations were omitted, and courting popularity, damages have been paid for carelessness, where no claim should have been allowed. These inducements and temptations to promote files resulted is such a number of suspicious and exhorbitant claims, that some years ago several companies united in requesting companies to have all losses-partial and total-settled by adjusters. One company was requested by its St. Louis agent, after a careful settlement by adjuster, not to send him again, as it was not the custom there to look for salvage in total losses. The agent was governed by the claimant's wish or idea, the adjuster went by the books which showed a partial loss only had been sustained. Of course there have been exceptions, judicious representatives of companies in that city would not accept the difficult and delicate position, and have requested all losses to be settled by the adjuster regularly employed for such duties.

President Hope, of the Continental, one of the best managed fire insurance companies on this continent, an originator and the faithful supporter of insurance plans, says there are locations on them where the significant word "full" should be written. The continued careful use of these plans is one of the best safeguards against undue loss by fire. It is interesting to note the number of fires which have occurred during the present year in special hazards marked with a "green H" in Goad's Plans; reference to this office as to the peculiarities of these risks would be of great advantage to the companies; in some instances it would lead to measures for the necessary improvement of the risks; whilst, in others, it would cause them to be declined as uninsurable.