

down, and that very little of any rate was left to cut at, and so a treaty was made and peace followed.

The Association on its revival agreed to put in force the former, 1880, tariff, but as a temporary measure only, it being considered advisable to substitute specific ratings for Halifax and Dartmouth in place of minimum ratings on risks as classified, which had been the custom heretofore, excepting the Halifax wharf district and public buildings, which were specifically rated. An arrangement was accordingly made with Mr. C. E. L. Jarvis, of St. John, N.B., for the purpose of preparing this specific tariff, than whom we consider a better selection could not have been made for this class of work. Mr. Jarvis commenced this work in February last, and finished a few months later on; but, owing to special reasons, no further progress was then made towards bringing it into operation. Last month, however, the Association took the matter in hands and after giving it careful consideration at several meetings, it was finally adopted and ordered to be printed, and we expect that the printing will soon be finished and the book placed in the hands of the Agents.

The arrangement of the tariff will be similar to that adopted by the Province of New Brunswick, Goad's plan, block and street numbers, being quoted in each case,—these references having been found of great value in the instances of St. John, N.B., London, and the other towns and cities where they have been adopted.

We commend the Nova Scotia Fire Insurance Association for the vigor it is now showing and the progress it is making in scientific underwriting, and by so doing it has become an important factor in the general movement, which is now in progress all over the Continent of North America, to elevate the business of Fire Insurance to the position it is entitled to occupy, as the protector of trade and real estate from the losses by hazards, great and terrible, such as has been instanced by the conflagrations of Chicago, Boston, St. John and Quebec, as well as by the every-day fires, which, although small in the generality of cases, yet in the aggregate amount to millions of dollars in the course of each year.

Insurance Companies, as a general rule, who do not follow intelligent underwriting are blind to the demands of the insuring public as well as their own interests, because they cannot be relied on in the event of misfortune by fire. We therefore welcome with pleasure any movement conducive to such confidence, and wish the Nova Scotia Fire Insurance Association that success which it so richly deserves.

INTELLIGENT STREET NUMBERING.

If there is one thing more than another that incenses a worthy owner of a cozy little property, it is to wake up some morning and find that his neighbor has appropriated the number from his front door and left him numberless.

Study the case of a man who builds in a vacant lot between numbers 261 and 263, who dares not steal the 261, is on friendly terms with 263, who disdains to give his mansion a 261½ or (perish the thought!) a 261¾, tries to get out with 262, and is vigorously assaulted by the owner of another 262 in the opposite side of the street for the wrongful usurpation of his property.

Again, go west to far Winnipeg and interview the possessor of a home that was No. 97 in 1881, No. 199 in 1882, and No. 103 in 1883,—ask him what his number will be next year, suggest to him that you are engaged in re-numbering the streets, and be in readiness to evade the probable evidence of his wrath.

Then, to finish your education, return to Toronto, stand by the counter of a popular fire insurance company, and listen to the pleasant-voiced and civil young gentleman who receives city applications, while he endeavors to locate No. 296 Front st. East then No. 12 Water st., and a short time after has to attack 162 and 217 Little Richmond street.

The inconveniences, annoyances and errors, arising from the idiotic stupidity of the civic officials who are from time to time entrusted with the numbering, renumbering and re-re-numbering of the streets will be to some extent, understood by you.

It may be true that men will cart around frame dwellings and re-establish themselves in other streets with the old numbers attached; that streets supposed to have been numbered from the end, become lengthened beyond that end; that Aldermen possessing property in Scroggs street become exceedingly desirous of having part of that street attached to Belle de la Riviere Avenue, and continue to appropriate the first hundred figures previously belonging to the aristocratic inhabitants of the avenue; that adjoining municipalities are annexed to a city and that hence re-numbering is a necessity.

Be all these and many other excuses true, it is still a lamentable fact that a simple and sensible method of numbering and *recording the number* is seldom, if ever, adopted.

Members of Insurance Society are peculiarly interested in the reform of this growing inconvenience, and, being to some extent cosmopolitan (from the nature of their calling) a little wise interference and practical suggestion from the Local Boards or Associations would be of much practical benefit to their fellow-citizens, to their companies, and to themselves.

During the last few years the streets of the cities of Quebec and Kingston have been numbered. Winnipeg has had a re-numbering each year for three years in an eccentric fashion, and Toronto has many streets re-numbered during the last two years.

Had the work been intelligently and faithfully done we would have no fault to find, but, as it is, in very many instances, residents and visitors have been put to great inconvenience, underwriters caused much annoyance, and much expense in the alteration of their block plans, and yet the remedy has been faulty, and will need to be again applied in a year or two, perhaps in as uncouth and careless a manner as before.

The correct method of street numbering is simplicity itself, and we would guarantee to re-number the streets of any city, at very small expense; the requisite being a clerk of ordinary intelligence, a slip of paper, one of the block plans now so extensively used by Fire Insurance Companies, and a scale. Due allowance would be made for vacant lots and for possible extension of streets, and the system be placed on record in the city or town hall, ready for reference, and established in such an intelligent manner as not to call for alteration in years to come.

Some cities have such records, but with very many they are still needed, and it seems to us that if the local members of Insurance Society in each place would give the matter their attention, they could materially aid in inaugurating a reform that would relieve their community from much annoyance and inconvenience.

We would be glad to offer suggestions and advice in connection with this simple, though neglected, reform.