

The Chronicle

Insurance & Finance.

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Proprietor

ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY

VOL. XXVI. No. 19.

MONTREAL, FRIDAY, MAY 11, 1906

SINGLE COPY, 10c
ANNUAL SUBSCRIPTION \$2.00

Life Agent's Manual. The eleventh edition (1906) of this valuable publication, of which every Agent should have a copy, to be properly equipped for his work, is now ready for delivery.

A Pioneer Fire Brigade. The records of the first fire brigade in Toronto have been discovered. It was organized as "The Toronto Fire Engine Company" on April 18, 1838, and consisted of 120 members. The first fire they attended was on April 23, at which they arrived too late to save the building.

Montreal's Custom House Receipts. Last month the receipts at the Montreal Custom House were \$1,003,192, against \$791,664 in same month 1905. This is the largest amount ever received at the Custom House in this port. From present indications the dutiable imports for current year will exceed any on record. Railway construction always swells imports, and, in more than one instance, has led to such over importing as brought serious commercial disasters.

Electrical Fires. The National Board of United States Fire Underwriters in their last quarterly report, give 13 fires as caused by high-tension lines crossing light and telephone circuits, 17 by short circuiting of interior wiring, 5 by incandescent lamps, and others by defective joints and screws, motors, electric flat irons, etc., etc. They attributed fire loss of \$2,757,500 to electricity in the first quarter of 1906.

What an illustration of, "penny-wise, pound-foolish," is a cheap electrical service and the saving of the salary of a thoroughly skilled expert inspector of all such installations and plant!

What Revenue U. S. National Banks get from Bonds.

Considering that the United States National banks have to hold United States bonds to about the extent of their circulation it is interesting to know what revenue they derive from these securities. An American financial journal says in a recent issue:

"There seems to be a tendency on the part of some of the national banks to substitute 3s and old 4s in place of 2s in Washington as security for their circulation in anticipation of resumption of refunding operations. Accordingly, in view of this demand, at the present price of old 4s the net return is about the lowest in their history, netting on the investment less than five-eighths of 1 p.c."

An Education Question.

The burning of a negro at Springfield by a crowd of American citizens who had wrecked the gaol to obtain possession of their man, and well nigh murdered the Sheriff and his wife in their efforts, cannot be condemned in adequate terms. We have to go back to ancient times when Christians were burnt or devoured by wild beasts, and to regions of the earth where cruelty has reached the limit of possibility to find a parallel to such fiendish brutality as men were guilty of who boast of being citizens of a State wherein all men are free and equal.

The men who so disgraced themselves and their country have passed through the ordinary educational training given in American schools. This suggests a very grave question as to the moral efficiency of the education given in the schools. To give a certain degree of expertness in the three R's, with a smattering of a variety of "ologies" is evidently not so elevating as some theorists imagine.