

5. The party insured and his friends who support him in a wrong, are principal and accessories, and an Insurance Company supporting such, is an accessory,—what distinction is there between the principal and accessory?

6. What *status* or condition will an Insurance Company in Canada be in, which will act contrary to the *facts* of a case, which latter may happen to show negligence or design—or will the Insurance Company in Canada, be supported, which will support negligence or design or which will not act up to its rules?—

7. Is it just or proper that an Insurance Company will make *no distinction* between a careful compliance with their rules and a non-compliance with the same,—that the person who is careful of his property and complies with the rules, and the careless or indifferent who does not so comply, when a fire occurs, and being each of them insured,—should be *dealt with alike*?

8. For what purpose are local agents appointed as well as traveling inspectors,—to see the rules of the Company complied with, or see them set at defiance—to keep away from all investigations of fires, or to probe and search out?

The above questions can be solved by a reference to the Hon. Robert Baldwin; Hon. J. Hilyard Cameron; Oliver Mowat, Esq., Q. C.; Adam Wilson, Esq., Q. C.; S. B. Freeman, Esq.; John Wilson, Esq.; Henry Eccles, Esq.; William Notman, Esq.;—or any other eminent jurist in Canada West.

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We refer to the letters Nos. 7 and 8 in an especial manner :—and add, that the head office of the *Times* and *Beacon* (an English Insurance Company) is in Canada at Kingston, C. W.—and the head office of the *Equitable* (also an English Company) is at Montreal C. E.—A list of *all* the offices in Canada, their object and head place of business, should be accessible—as every one will not be at the trouble, (as we have been) of searching them out—(see Lovell's Directory, throughout)—the laws as to the *general* Insurance Offices—Canadian and British,—should be looked to, condensed, and special clauses passed, as to the *protection* of the public—as to property and life, and recovery of damages by parties affected to their prejudice, by them.—This remark may meet the enterprising and humane thoughts of some of our legislators.

J. J. E. L.

Stratford, C. W., March 20th, 1858.