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**A Compliment
to
the Chronicle.**

In the last number of "The Argus" the following editorial compliment is paid THE CHRONICLE by a writer whose long experience and eminent rank as a journalist give weight to his judgment. He says:

"I congratulate THE CHRONICLE upon the completion of its twenty-fifth year of publication. No paper in the Dominion speaks with greater authority upon questions of insurance and finance; and no paper of any kind in Canada is edited with more scrupulous care and regard for accuracy."

**To Get
Around the
Anti-rebate
Rule.**

During the insurance investigation Mr. Sickles, of Buffalo, formerly general manager for the Equitable, is reported to have sworn that a prominent member of the Board of that company who is well known as an opponent of rebating, showed him how to get around the anti-rebate law. We hope there was some misunderstanding about this matter. Surely no responsible official of an eminent life company would advise another official how "to get around" a law of the company which they each represented. It is to be regretted that evidence of this class is circulated without the explanation given which is necessary for the truth being known.

**Alleged
Curious Results
of Abstinence.**

A Western newspaper tells the life story of a Mr. Walker, who has been a life long abstainer from liquor and tobacco. During his life, he was twice struck by lightning, twice dragged like a rake across fields by horses and mules, was trampled on by a herd of steers, was thrown by a colt and had his leg broken, fell headlong downstairs and broke his skull and his nose, fell off a stack and broke his ribs, slipped when walking and broke several ribs, broke his arm when wrestling, had his fingers frozen off and one ear. If we interpret the narrative aright these experiences are alleged to have been more or less the consequences of his abstinence! As a tem-

perance and anti-tobacco story the above record is not impressive. We should judge Mr. Walker to have been reckless in taking personal risks from overconfidence in the protective powers of his abstinent habits.

**New York
Board of Trade
on Fire
Protection.**

The report of the Committee of the New York Board of Trade on Insurance and Fire Regulations reads like a paraphrase of the one recently laid before the Montreal Board of Trade, by Mr. Mathewson, chairman of the Committee on above subjects.

New York is declared to need a better supply of water, better hydrants, more efficient hose and other equipments, an improved fire alarm system, an enforcement of the building laws, etc. It is urged that the officers of the fire brigade should visit the buildings in their districts, in order to learn the character of their contents, and to become acquainted with their interior construction, so that the lives of the firemen shall be protected against avoidable accidents and their work facilitated, and any officers neglecting this duty should be held strictly accountable.

New York will be fortunate if the suggestions and counsel of its Board of Trade meet with sympathy from the civic authorities. Here, the aldermen treat all outside opinion though given by experts of great experiences and by our leading citizens who have enormous interests at stake, as though it were an impertinence for citizens to offer their civic representatives any information, or advice.

Were the absolute truth of what "Insurance Engineering" says in this connection intelligently grasped the fire protection system in this city would be quickly raised to adequate efficiency as the alderman would be compelled to show more regard for the interests of the whole city. That excellent magazine says:

"Every property owner makes his own rate and helps to make his neighbor's rate when his building is near enough to his neighbor's property to endanger it by burning up. This is the lesson of every fire for the Government, for municipal authorities, for merchants, for the owners of office buildings and other structures of a public character, for manufacturers and for the owners of dwelling property."