

# The Chronicle

## Insurance & Finance.

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### The July Bank Statement.

The abstract of the July Bank Statement published in this issue has been prepared in accordance with the changes made necessary by schedule D. of the Bank Act Amendment Act.

### A New Field for Insurance.

There is a lesson for apiarists in a recent decision rendered by an English judge at Basingstoke County Court. The village postmaster, probably for profit and possibly as a hobby, is a keeper of bees, and his row of hives are kept in a garden adjoining the land of a dealer in wood who was the owner of an old mare. We say "was," as an intimation that something has happened to the wood dealer's Dobbin. It appears from the evidence that the postmaster's little busy bees, instead of improving each shining hour by gathering honey, swarmed away on a clear, summer day in search of mischief. They met the old mare, and in the course of their play she was stung to death. The wood dealer has also painful reasons for remembering the raid of the postmaster's bees.

He naturally threw all neighborly feeling to the winds, and cried, like Romeo on beholding the furious Tybalt returning after the slaying of Mercutio:

*Away to heaven, respective lenity,  
And fire-ey'd fury be my conduct now!*

The result of the wood dealer's action is a verdict for the value of the old mare, also \$2.50 to alleviate the pain from stings suffered by plaintiff during the visit of the bees, and \$7.50 for loss of the uninterrupted enjoyment of that part of the field adjoining the postmaster's garden.

Moreover, in giving his decision, the judge said that a bee-keeper keeps bees at his own risk, and if they do damage he is liable.

This curious case is used by an English insurance paper as an opportunity to advise the owners of apiaries to insure against claims for damages done by the little busy bees.

### Speaking of Water.

Water which can allay the human thirst, and which can be used as one of the necessaries of life, has formed a theme for thought from time immemorial—whether in the form of poetry, in which the crystal spring of pure fresh water shoots up from the verdant woodlands with pearl-colored nymphs flitting gaily through the radiant mist that it scatters around, or in the plain language of the modern business man, who wants to know whether the water supplied to his house by the city is good or otherwise. At certain times of the year the water furnished to the Montrealer has a color which is suggestive of anything but crystal. At all times the Montrealer gets water which is in need of being filtered or boiled before it can be drunk with safety. Lots of our citizens aver that, if taken from the tap and swallowed there and then, it plays old gooseberry with their internal arrangements. So that the Montrealer is in nearly as bad a plight as was Coleridge's "Ancient Mariner," of whom we are told that he had

Water, water everywhere,  
But not a drop to drink,

—a couplet of which a certain Irish journalist changed the whole meaning by simply Hibernicizing one word:

Water, water everywhere,  
But not a *dhrop* to drink.

There can be no reasonable doubt whatever that a modern filtering plant should be attached to the city's waterworks. In the "old" country and in the United States there is hardly a city of the size and importance of Montreal which has not its filtering plant. At the present moment the City of Providence, Rhode Island, the population of which is this year only 176,000, is erecting such a necessary adjunct to its waterworks. It does not cost much, and it is a boon to the citizens. Montreal makes a clear profit of nearly \$500,000 a year out of the water which it sells to its citizens, and can therefore well afford to have it filtered.