

We can clearly see that this is the tendency of all successful companies now; and to aid this, we claim that the introduction and *proper working* of the Block Plan system is indispensable, aided as it is proposed to be by a sister enterprise that will furnish Reference Books showing occupations, owners, values and comparative ratings from an independent source.

To these systems this journal is proposed as a means of additional help—to periodically note errors—and to obtain improvements in the practical working of these labor saving appliances.

DO PLANS PAY?

Ask this question of those Managers and General Agents who have systematically used Block Plans, in so far as they have been able to obtain them; such managers, we regret, being few at present, though their number is steadily increasing "as the years roll on."

Ask them two questions:—

1. Do you know of any special instance, in which, by the use of Block Plans you have avoided a loss which you would have incurred had you not possessed and *used* these Plans; this apart from their general benefit for constant reference?

2. In towns of which you have had no plans written up have you incurred losses in any special case, where, from subsequent knowledge, you believe that reliable *used* plans would have lessened the loss?

After due consideration, the answer comes—Yes, in one or two special instances we saved (or would have saved) more than the whole cost of a complete set of Plans.

This is outside of the generally acknowledged utility of such conveniences in agents' reports, re-insurance matters, etc.

The following list of fires occurring in Canada in December last, is compiled from the daily papers—and of course is gathered from telegrams hastily despatched immediately after the occurrence, hence the information is generally defective and often erroneous—however, it will serve to show the general idea of the scheme, and with your cordial co-operation, we may, ere long, be able to ensure a passably reliable record for future reference:—

FIRES IN CANADA DURING THE MONTH OF DECEMBER, 1880.

DATE.	PLACE.	BUILDINGS BURNT.	OWNER.	OCCUPANT.	SUPPOSED CAUSE.	APPROXIMATE		NUMBER ON PLAN.
						LOSS.	INS'CE.	
MONTREAL.								
2	Etienne Street	Meat Factory	—Barry	Mrs. Laurin D. Campbell	Stove	Trifling	2,000	S 44. B 309.
3	142 St. Joseph St.	Store			Slight	S 28. B 196.		
8	Dalhousie Street	Cooperage			Slight	S 34. B 242.26		
8	College Street	Potash Factory	H. O'Neil	H. O'Neil Cushing & Co Watson	Tar barrel	700	None	S 28. B 203.
10	143 Duke Street	Grocer			20,000	S 8. B 43.		
13	370 St. Paul Street	Wh. Fancy Gds	Mrs. McNeil	Mrs. McNeil	Wh. Hardware	By wat'r	?	" "
18	188 Canning Street	Stables			Slight	S 52. B 394.22		
16	Parthenais Street	Glass Works	Dagenais	M. Lemieux Bisaillon	Slight			S 85. B 834.
18	349 Main Street	Stables			Slight			S 19. B 130.
19	197 St. Hubert St.	Dwelling	Rev. Jas. Roy	Rev. Jas. Roy	Slight			S 93. B 758.
19	1464 St. Catherine St	Dwelling			Slight			S 58. B 424.
29	212 Notre Dame St.	P. Office "La Minerve"	Exchange Bank		Light'd paper	Trifling	5,000	S 9. B 49.
31	242 Notre Dame St.	Exchange Bank			Flue	5,000		S 7. B 27.
TORONTO.								
3	King	Tailor	D. L. Macpherson	W. Crawford	Coal stove	2,400	1,800	S 12. B 44.155
5	York	Straw Store	G. A. Young	G. A. Young	Burns	250	600	
6	23 Division	Dwelling			800			
11	25 King W	Station	Hon. G. W. Allan	Neil Currie Chapman	gas jet in win.	Slight		S 14. B 49.25
12	Esplanade	Boiler Shed			Trifling	S 8. B 20.23		
12	"	Elevator Shed	Doughty	Doughty	Incendiary	Trifling		S 8. B 23.22
12	121 Front	Cellar used as paper store			Incendiary	S 9. B 26.121		
15	213 King E	Stables	Bennie	Bennie	Lamp explo.	30		S 17. B 73.
15	22 King E	Office 3rd floor			Slight	S 15. B 53.22		
28	109 King W	Shed	T. Nanton or J. Lawton.	D. Skeith T. Nanton	Acid spilt	100		S 13. B 47.164
28	Jarvis	Tailor			Mysterious	Slight		
ONTARIO.								
3	St. Marys	Oatmeal Mill	J. & R. Sutherland	J. & R. Sutherland	Kiln	6,000	2,000	
3	Bowmanville	Hotel Shed	Payne	Joseph Snider		Trifling		
5	Port Stanley	Billiard Hall				Total		
3	Blanchard T'ship	Farmer's barn	J. O. Proctor	Jos. Adams		600	None	
4	Brighton	Dwell'g and barn						

And still there are those who work their territory by "intuition" and say that to them such aids are "perfectly unnecessary."

Figures refute the "intuition" theory; of the 37 Companies transacting a Fire Insurance business in commercial centres in Canada, 16 support the Plan system to a greater or less degree, 11 take a few plans now and again, 10 give no support.

From the Dominion and Provincial Insurance Superintendents' Reports, the ratio of Losses and Expenses to Premium Receipts (adding 10% for Foreign Head Office Expenses) are:

16 supporters,	Losses 61%	Expenses 31.55
11 some plans,	" 75%	" 32.25
10 none	" 92%	" 35.40

Were we to divide up the 16, of whom some are rather apathetic supporters, the inference in favor of plans would be still stronger—but the above will show that the support of the Plan system has *not increased expense ratio*, and may fairly claim to at least *assist to lessen loss ratio*.

Ask active agents whether they would return to the old system of "making constant repetition of diagrams"—ask them if the Block Plans are not a wondrous help in dealing with insurers, and whether they do not assist them in explaining the bearings of a question to Head Office; they will readily acquiesce in all encomiums, and will wonder that they ever imagined (as many did in former days) that the only use of a plan was, to be "a check on the agent."

WANTED.—The services of a gentleman of some experience in Fire Insurance matters, to actively assist in the management of this journal, and in other enterprises connected with special surveys, etc. Communications received by letter to CHAS. E. GOAD, Civil Engineer, 162 St. James St., Montreal.