



INSURANCE and REAL-ESTATE SOCIETY

"Still achieving, still pursuing,
Learn to labour and to wait."

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Owing to the large increase of work and personal supervision required in connection with his system of Block Plans, City Atlases, and various other engineering enterprises, Mr. CHAS. E. GOAD, who founded and has hitherto been the publisher of INSURANCE SOCIETY, feels compelled to withdraw from that position. It will be remembered that in the first issue of INSURANCE SOCIETY, namely January, 1881, it was stated that the publisher started it solely in the interests and for the mutual benefit of all insurance companies, and not with the motive of deriving any personal pecuniary gain.

The increased size, circulation and importance of this journal, moreover, render it necessary that the proprietor give his whole undivided time and energies to it, if it is to retain and increase the popularity it has already attained. Mr. GOAD is accordingly making arrangements by which Mr. R. WILSON SMITH, who has for nearly two years been actively connected with the journal, will, after the first of January next, assume control of it.

STANDARD TIME.

At the thirteenth Annual Convention of the American Society of Civil Engineers, Montreal, June, 1881, a paper on the subject of Uniform Standard Time was presented by a member of the Society, who is well-known to all our readers by reputation as having until a few years since held the position of Chief Engineer of the Intercolonial Railway and of the Canadian Pacific Railway when under construction by the Dominion Government.

Mr. Sandford Fleming laid his views concisely before the Society. A committee was appointed to consider the paper, which reported to the Annual Meeting in New York, January, 1882, and the subject was brought by members under the notice of other kindred societies, and in a quiet but progressive manner the idea has been formed into a definite and practicable shape, and the ultimate result

attained appears to be certain that, in place of some fifty different standards on the North American Continent, one alone will rule, and abolish for ever the perpetual inconveniences and errors that have arisen from the introducing of so many different timing centres.

With the details of this establishment we have not space to deal and it is beyond our province to enlarge on that which has been and will be so ably described by scientific journals, and repeated from them in the daily press.

The facts that specially concern us are that at noon on Sunday, the 18th November, Canadian Railways in Ontario and Quebec, the Cities of Montreal and Toronto and doubtless many other cities and towns adopted a new standard of time designated as that of the 75th meridian, necessitating the following changes

Every clock in Quebec	was put back	15 minutes
" " Montreal	" " "	6 "
" " Ottawa	forward	3 "
" " Kingston	" " "	7 "
" " Toronto	" " "	17½ "
" " Hamilton	" " "	19 "
" " London	" " "	24 "

Creating uniform time throughout the district traversed by the Grand Trunk Railway and the Eastern District of the Canadian Pacific Railway.

Thus, by quiet persuasion and force of sensible reasoning, a reform of great utility, and of much practical benefit to mankind, has been, if not inaugurated, yet helped to a successful issue by the members of a Society who have, above all others, been instrumental in shaping the material progress of civilization during the past century.

In another column we point out a way in which Insurance Society can earn the blessings of their fellow-citizens in a not less useful reform than that we have spoken of above.

THE NOVA SCOTIA FIRE INSURANCE ASSOCIATION.

The above is the title adopted by the Insurance Agents, who form the Board of Fire Underwriters at Halifax, N.S., and we are pleased to note that it is now a live Association.

Owing to some internal difficulties the rules and rates of the Association were suspended a few years ago, and, as is usual when this course has been pursued, a general fight for business at rates satisfactory only to the insured ensued. About a year ago, however, there was by mutual consent a suspension of hostilities, and a special survey made, when it was found that whole columns of rates had been mowed