



INSURANCE SOCIETY

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

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What are the causes of spontaneous combustion in coal heaps? Why are coals from some mines more liable to this than those from others? Which are the mines that give this "liable" coal? These are questions current, and the answers are varied and often erroneous. The presence of iron pyrites is blamed, but how or why is not clearly known. We will be thankful for information as to instances and probable causes of this spontaneous combustion in the various cases. Let not each underwriter hug his own little spark, but give it to enlighten INSURANCE SOCIETY, which will in return give him back stronger light on the subject.

The Record of Fires in Canada that month by month appears in the columns of this journal will in December next reach the end of its second year. This record, incomplete at the outset, has, by the progressive interest displayed by our friends in furnishing information, gradually approached towards the accuracy which we aim at; and, making reasonable allowances for the approximate nature inseparable from such records, it can fairly claim to present statistics in as correct a shape as is now practicable.

To make this of permanent value, tabulations and deductions must be made in a method at once ready for reference, and under such headings as will be practically useful to underwriters.

There are many members of Insurance society in Canada who have a taste for compilation of statistics, and we would be pleased to receive proposals for the careful tabulation of our Fire Record.

The *sine qua non* is that the work be well and carefully done, that the various abstracts shall be made in a neat and workmanlike manner, and the whole be completed to our satisfaction, and all papers connected with the work be delivered to us on completion as our property.

Reasonable remuneration will be offered for this, which should at the same time give to its compiler experience and prestige.

The underwriters of Nova Scotia have recently put an end to the unsatisfactory state of affairs that for the last few years has ruled in that Province. With the exception of the two locals and of two Canadian Companies, the representatives of all Fire Insurance Companies operating there have joined the Board, and the general Tariff of Rates that was in force several years ago has been again adopted. It is proposed to establish a specific rating for Halifax City, but this is not yet decided on, as several of the members of the Board think it unwise to attempt it at present.

We are pleased to record the cessation of internecine warfare and the re-establishment of harmony, and shall gladly record the continuance of united efforts to place the business in a satisfactory state, profitable to the insurers, and equitable to the insured.

Efforts are being made to place the underwriters of Prince Edward Island in the same happy position as that which their confreres in New Brunswick have held for many years, and their chiefs in Nova Scotia seem now determined to achieve. If they can succeed in this before the year closes a very practical threefold "Maritime union" will be completed with benefit to "all concerned."

The "new lights" seem to be the only obstacle now on the island, as the former "rate-cutter-in-chief" has resigned, and his Company—now "full on all lines"—has appointed agents who earnestly wish for harmony.

An episode that occurred during the visit of the well-known aesthete shows that Insurance agents are ever and always on the alert to benefit their fellows.

Charlottetown has long longed for an efficient water supply but has been, and is, too poor to indulge, and now that the "apostle" objects to "cast-iron black-leaded festoons and funeral urns" on hall stoves, the poor citizens have to spend the profits of a successful year on new stoves of an æsthetic type, and postpone their cherished hopes for pure water yet a while longer.

Here steps in the practical and helpful "coming-man" to the rescue.

The Market Hall is a wooden building 170' x 47', 2½ stories high, shingle-roofed, many-officed, much stove-piped, possessed of a large hall, several small offices, quantities of hucksters' and butchers' stalls, each desiring a little special quick-heating furnace, and about a dozen hot coffee women distributed in various out-of-the-way corners.

The whole of this heterogeneous mass has hitherto assumed an accumulation of hazard that until now has kept it inviolate from ruthless inroads by impecunious rate-cutters eager for commissions-at-any-price.