

# The Chronicle

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## An Expensive Slander.

A Scotch Court has recently given a verdict in a slander suit which may be profitably thought over by any insurance agent who seeks to "switch" business by abusing another agent, as well as by any company that sanctions such conduct. One Cairney, after doing a good business for the British Legal, Glasgow, entered the service of the Scottish Legal. The officials of the company he had left tried to drive him out of his district by slanderous reports, the company even going so far as to prefer a charge against him of embezzling sums amounting to \$4.25, which the sheriff dismissed as absolutely groundless. He then took action claiming damages for slander, and the defendant company settled the case by agreeing to pay \$2,000 and all the costs of both actions.

## Insurance Scheme Depraving to Religion.

A scheme has been floated in a Western State, of which we have heard a rumour as to its extension to Canada, that is intended to utilize religion as an ally and promoter of a fraternal society. It is to be known as the "Church Federation." The membership is to be sought amongst those who are identified with some religious organization, some "Church," a word of such extremely wide application in modern days as to include even the society of Mormons. The game of the promoters of this scheme is, to play upon the conceit and vanity of those who by virtue of being more intimately associated with a religious society than their neighbours, claim to be their superiors in some way, which, though undefined and undefinable as a rational distinction, is regarded by the weak-minded as a stamp of higher character and merit. The founders of this Church Fraternal Society evidently regard the members of churches to be so lacking in common sense as to commit themselves to a scheme of life insurance that is based upon the visionary

foundation of similar religious tastes. Such a scheme tends to deprave religion as well as to discredit life insurance. Another Western scheme, more ludicrous than mischievous, is to insure "vegetarians" for less than "meat-eaters." How the companies keep track of the diet of such policyholders is not revealed.

## A Co-insurance Case.

The Supreme Court of appeals of New York has reversed a decision given by a lower Court in the case of the Scottish Union and National against the Farmers' Feed Company, which awarded that company \$6,047 on a loss in which the policies of some of the companies had the co-insurance clause, which that of the Scottish Union had not. The "Insurance Field" reports the case as follows:—May 3, 1898, the Feed Company insured in the Scottish Union for \$60,000 for three years. June 14, 1900, the policy was reduced in the sum of \$17,500, which was divided into three policies of \$5,000 each, in the Springfield Fire and Marine, the Providence, Washington, and the Westchester, and one policy of \$2,500 in the Insurance Company of Pennsylvania. These last policies had the 80 per cent. co-insurance clause attached, while the Scottish Union's had not. The last named company took the ground that the apportionment clause on the standard policy called for a settlement in all companies on an equal basis and that the Feed Company became a co-insurer by taking out the later policies.

In rendering the decision the justice said that the underlying question was, what was the whole insurance? The assured insisted it was the Scottish Union policy and those of the smaller policies which they claimed were actually only \$7,952. The Scottish Union contended that the total insurance was \$60,000, and, therefore, paid their loss in the proportion of \$42,500 to \$60,000.