

the life of your neighbour; but to manfully show him his danger, and demand the remedy, even at present probable loss of your commission. The right will prove itself to be the most profitable in the long run; it always does.

And if you be a Manager, Chief Agent, Inspector, or Special Agent, drive this one point more strongly home to your Agents, as part of your genuine Conservative Policy.

Our Toronto correspondent in his February letter has caused some uncomfortable feelings to arise in honest hearts. We are assured "that checks were not rushed in on the firm (R. Hay & Co.) almost before the brigade had ceased playing water on the ruins," and "that the companies indicated did not pay until a week after the fire."

In some quarters jokes never can be appreciated, and a friendly hint from our correspondent, for which we were in no way responsible, and for which a wise man would have been truly thankful, has been the occasion of considerable "smoke" ever since, winding up in a "conflagratory" *stop my paper*.

We are assured that in future large payments of losses, the representatives of the 16 companies will form in line, Indian file, cheques in hand, *the seniors first*, thus making *all* happy, and saving all allusions hereafter to "greenery certificates."

However, seriously speaking, we are glad that "Ariel" hit on this point, a very small one and of no great detriment to any one interested, but just one of those *little* things, the constant recurrence of which among the best, most reliable and most experienced of Canadian underwriters, keeps up that want of union and of brotherly love that *all* desire to create, and INSURANCE SOCIETY is cheerfully willing to lose even more than one valued subscription through our correspondent having pointed out a flaw in the armour of two of our most esteemed friends.

THE STORY OF A RISK.

PART III.—THE FIRE INQUEST.

The inquiry into the facts and circumstances of the burning of the Broom Factory of Mr. Silas Straw of Tecumseth Avenue, Montreal, brought to light unexpected and startling facts that filled the city with excitement, and astonished those whose prognostications were looked upon as prophecies. The actual evidence was too voluminous for us to do more than present a summary of it in INSURANCE SOCIETY.

Mr. Silas Straw and his friend of the Oil Refinery both testified that when they left their respective compartments of the double building everything appeared in good order and free from any signs of fire, and their evidence was corroborated both by their workmen and by persons who had passed the premises at a later hour in the evening.

Several persons who had been known to be very much annoyed by the nuisance caused by the stench and smoke of the oil refinery were one by one discharged from custody on proving beyond doubt that they were not near the scene of the fire on the night of its occurrence. Mr. Straw himself

was for some time the object of serious suspicion, because the amount of insurance held by him in the "Aurora" was deemed to be larger than the actual value of the property covered by it, but he was enabled to prove conclusively that he could not have been connected with the burning.

Many accusations were made against different parties, but were shown to be baseless, and merely born of malice or mischief; these, however, served to protract the inquiry to a very tedious length, but, in the end, served a more useful purpose, as they, as it were accidentally, brought to light glimpses of a chain of facts which subsequently caused the arrest of Mr. Ero Stratus, the agent of the Aurora, on a charge of arson. It had been noticed from time to time that he had grown nervous and restless, and that when he gave his evidence, apparently against Mr. Straw, as to the amount of insurance, he had avoided all allusion to his first knowledge of the occurrence of the fire, evading questions which, being put without any idea of their importance, were not persisted in by the Commissioner. A celebrated detective, who is noted for his straightening out of tangled threads and his keen observance of apparently trivial circumstances, did not at first pay any attention to these matters, but, on visiting Mr. Ero Stratus' office unexpectedly for the purpose of reading the registry of the policy, he noticed the very abrupt locking of a drawer containing papers and a solicitude to give him the register at once and to close it when done with, which made him think over the whole circumstances of the inquiry. On the next morning he determined to make a further search in the office for information concerning this insurance, being excused for this pertinacity by Mr. Ero Stratus' own evidence as to its amount, and the accusations which had been made against Mr. Straw in consequence of it.

Part of the fruits of his search were six Re-Insurance Policies for \$500 each, making a total of \$3,000, or the total amount of the Aurora's insurance on the factory and contents, which shewed that the Aurora was not really concerned in the loss, except as a vehicle for its adjustment and payment. Noting these, but not knowing the full significance of the fact, he retired for the time without forming any conclusions; after talking over the matter in general with one of the officers of the "Insurance Society Bureau," he returned to his investigation, and found the copies of the letters written by Mr. Ero Stratus to the Companies who issued the re-insurance policies, and in them saw the factory described in a manner very far different from the truth, and that, although Mr. Ero Stratus had stated the amount of insurance carried by his Company as \$3000, he had not disclosed the fact that he had re-insured any more than one \$500 of it.

This queer state of affairs led him to serious thought, because he could not see any mode by which Mr. Ero Stratus or his Company could be benefited by the burning of the factory even if it *was* wholly re-insured, nor could he get any insight into a probable motive, until he was reminded that whenever a fire had occurred on any of Mr. Ero Stratus' risks, a flaming notice had always appeared in the newspapers as to his prompt and liberal settlement of the losses. He then thought that this liberality and promptitude might possibly be exercised at the expense of the Company for Mr. Ero Stratus' own personal benefit.