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Another Fire
and
Its Lessons.

THE fire which occurred last week on St. Paul and William streets in this city repeated the lesson of the St. James street fire, and further revealed the painful fact that the fire brigade was, according to all accounts, badly handled. Intelligent, systematic direction of the force was wanting, and inexorable delay in getting effective streams on the fire is generally conceded. That the men, however, had very serious difficulties to contend with is also true, among which were the inadequate water pressure, the obstructive presence of the electric wires,—or cables rather,—and the absence, undergoing repairs, of one of the best fire engines. Again, the pressing need of a water tower was demonstrated most plainly,—a need that has been known and clearly pointed out for a year or more past. The inferior quality of the hose in use was again shown by the numerous bursting lengths at the fire; and as streams could only be thrown as high as the *second story*, the bursting could not have been due to excessive pressure. It is manifest that a general overhauling of fire department affairs in Montreal is needed, and that more and better apparatus is required. A different practice should prevail also in the firing up of the engines promptly when they leave the station for the scene of the fire, instead of waiting until the place is reached. It would be a great improvement also if each fireman were equipped with a small axe, easily carried at his belt, to make his way through windows or other obstacles at need. The obstacle presented by the net-work of wires, strung like veritable barricades in front of our principal buildings, is a disgrace to a city claiming to be the metropolis of Canada. An improved fire department will be of questionable value so long as these electric iron fences bar out the firemen from burning buildings.

Evolution of
the Limitation
Idea.

THE advocates of the limitation by statute of the size to which a life insurance company shall grow have secured the introduction of bills into the legislatures of both New York and Connecticut, providing that a thousand million dollars shall be the maximum amount of insurance in force which any life company shall be permitted to carry. Of course either of the States named have just as good a right to pass a law fixing a limit to the number of pen-wipers which a company shall own or the number of buttons the office janitor shall wear on his coat as to pass the law referred to. We do not apprehend, however, that even if such an absurd law should be enacted, any of the companies will feel worried over the matter. When, if ever, each of the three "giants" over the border shall have reached the thousand million limit, the amount of insurance annually ceasing by deaths, lapses and surrenders (presumably about \$550,000,000) will be a sum large enough to call for lively agency work over a wide field in order to supply the deficiency. If, however, in the wisdom of the managers, it should be thought desirable to go in for more business, the organization of new companies in name and form, but under the same management in fact, might easily be done. Besides being ridiculous, the law would then be worthless.

Insurance
Increase in
Canada.

TAKING the increase in premium income for 1892 by the fire insurance companies doing business in Canada, as shown by our table of February 1st as an indication, and a gratifying increase in insurable property values in the Dominion has taken place. The same number of companies, practically, wrote business in 1892, yielding \$322,127 more premiums than in 1891. Of this increase \$211,609 was by the Canadian and British companies combined, and \$110,518 by the American companies, the percentages of premium increase being not quite 4 per cent. for the former and upwards of 16 per cent. for the latter, or a general average increase of over 5 per cent. on a total premium income of \$6,573,424. For the six years since 1887 the premium increase has been \$1,356,068. The ratio of losses to premiums (63.46), as we have before noted,