



INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Vol. I., No. 8.
OFFICE: 102 St. Francois Xavier St. }

MONTREAL, AUGUST 20, 1881.

{ SUBSCRIPTION:
\$1.50 PER ANNUM.

The Office of
"INSURANCE SOCIETY"

IS IN THE

EXCHANGE BANK CHAMBERS,

No. 102 ST. FRANCOIS XAVIER STREET, MONTREAL.

Annual Subscription (in advance)	-	-	\$1.50
Single Copies (in numbers less than 100)	-	-	0.15

Every day brings new lessons to the Insurance man in some place or another. On the 18th of last month, Otonabee Township, Ontario, was the scene of the diurnal instruction, —a barn was burnt, and the cause given is "children burning potato bugs." This is decidedly a new agricultural hazard which the travelling country agent will have to inquire into. Travelling Agent.—Have you any potato bugs on your farm?

Farmer.—Yes.

T. A.—Have you any children?

F.—Yes.

T. A.—Do they hold with the revived and growing idea, that cremation is the proper form of interment for potato bugs?

F.—Yes.

T. A.—Then, sir, we must charge you 25 per cent. extra for indulging in the luxury, not, however, to be collected, unless unanimously agreed upon by all the companies doing business in the country.

THE Census has been taken and Canada has found out just how high up on the wall she stands beside other nations. She claims to be pretty large for her size. Although still held by the maternal apron-string, she does considerable standing alone, talks back to the neighbors' children and makes friends with graver and older people, and discusses the mutual advantages of their society, without any very apparent regard for the Old Lady's prejudices. Yet with all this seemingly reckless and irreverent behaviour the Child is not bad at heart, and although it will have its own little flirtations outside the family circle, and its own little Steamship Companies and Banks and Insurance Companies, and other toys of the kind, yet it loves its Old Mother and hangs on to the apron-string, with its left hand we confess, while it uses its right to as much effect as some people do both.

We clip the following from the *Investigator*.—"The statement having gained some currency that the British America Assurance Co. had failed to comply with the law for doing business in New York, and contemplated withdrawal from this country, we have been furnished with the following telegram to General Agent Ashworth, in this city, from Manager Boulton, dated Toronto, Aug. 11th: 'This Company has fully complied with every State law, and has no intention of withdrawing from the United States.' That ought to be conclusive."

A large majority of the fires occurring to farm property last month were due to two causes, viz: brush fires and lightning. We are inclined to think that the ordinary calculations for this class of hazard are a little "out" this year. There is a looseness about the acceptance and inspection of farm business, and at the same time such strong competition and weakness in rates, that the profit is pretty well knocked out of that branch of insurance.

One per cent. for three years is a fair rate for Farm property that has every reasonable means of fire defense, say scattered buildings furnished with lightning rods, good wells, and not subject to the inroads of brush fires; but in all probability these are three points, which, even if all were answered unfavorably to the company, would not affect the acceptance of a risk by any company doing business in the country. The inspection of farm property is a rarity. It is too costly. The business won't pay for it. Well, a business that can't afford to have itself looked into is not the kind of business that any one can expect to make money out of.

The frequency of bush fires, and the fearful ravages committed by the devouring element, not only in the destruction of valuable timber limits, but in the ruin of hundreds of settlers' homes, along with the result of a season's toil, should serve to draw public attention to the question. The causes of such conflagrations are numerous; and many of them are known. Sparks from locomotives and steamboats in dry weather, the burning of brush and stumps, the carelessness of camping parties, and frequently the criminal instinct that delights in deliberate destruction. Bush and prairie fires are very fine sights, but those who merely for the pleasure of seeing such grandeur would hazard the lives and fortunes of their fellow creatures, should be made to pay a heavy penalty and damages. There is not one of the causes above mentioned which could not, to a great extent, be mitigated by proper legislation and enforcement of the statutes. The