

virtue of a de facto law, and the de facto boodler was convicted by a de facto jury in a de facto court and sentenced to a de facto penitentiary. If the Supreme Bench of Missouri had been less impressed by technicalities Ed. Butler would now be serving a de facto sentence at de facto labor."

As many more cities might be cited where honest residents and honest officials have been aroused to look into the doings of municipal boodlers and bribers—people who were not content with decent wages for decent work, but wanted to grow rich at the expense of other people. It was no harm, so they argued, to rob a city or a state, no one would miss what they stole. The people at large were careless. Indifferent voters beget indifferent officials. Three people out of four would say when told of suspected boodling, "What's the use? who cares?" And when enquiry became too close, the very scoundrels who were stealing from the city or were screening the thieves would appeal to those in high places for protection from punishment. According to the president of the Chicago Investigating Commission, Mr. Powell, "whenever a policeman is in danger of losing his job, there is usually an alderman or two ready to come to his rescue. There is also a large body of so-called 'prominent citizens' to plead for him."

That there has come about a resolve on the part of large communities in the United States to purify municipal administration appears to be in no small degree by reason of the influence of the National Municipal League, a body founded some ten years ago with the object of fighting dishonest administration in municipalities, and punishing those who rob the people. It has its central office in Philadelphia, (secretary, Mr. Clinton Rogers Woodruff), and an executive committee consisting of prominent men in twenty different cities from New York to Chicago, from New Orleans to Cleveland. The recent exposure of municipal dishonesty is not to be taken, however, as meaning that the public service is growing more degenerate, for corruption has existed since the beginning of government. It only shows that people are being aroused to look after their civic servants, to insist upon the punishment and dismissal of thieving from the public, and to the adoption of clean administration and business-like methods.

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## TORONTO CONFLAGRATION LOSSES.

In an article last week on Fire Insurance in Canada, reference was made to the extent of the losses made by British fire underwriting companies, through the Toronto conflagration of April last. This reference was based upon statements on page xx. of the Report of the Canadian Superintendent of Insurance, which give the losses, at that great blaze, of individual companies and of groups of companies. For example, the Canadian companies lost by the Toronto fire of this year \$1,391,427; the American companies, \$1,320,094, and the British companies, \$4,538,802. Here is a total of \$7,250,323. In addition to this, says the report, "losses were sustained by companies which do not report to this office, the precise

amount of which is consequently unknown to the department, but would probably exceed half a million dollars, thus increasing the total loss sustained by insurance companies to about \$7,750,000." We give a tabulated statement of these losses by licensed companies, and the aggregate loss of each of the groups. We observe that the Norwich Union Bulletin for November, just to hand, gives in addition the ratio which these Toronto conflagration losses bear to the total receipts in Canada of the licensed companies for the whole year 1903. And we have taken the liberty of adding these ratios to our table. The narrowness of our column does not permit the further addition of the amounts of net premiums received, but the ratio is significant enough.

The Canadian companies lost by the Toronto conflagration \$60.96 out of every \$100 they received as net premium in 1903; the British companies lost \$64.30 out of every \$100; the United States lost 74.1 per \$100. The proportion of loss, taking all the companies, was 63.68 per cent. of the premiums. Well may the Superintendent say, in comment: Attention is again directed to the necessity of creating and maintaining special funds for the purpose of providing for just such disasters as that which occurred in Baltimore in February, 1904, and that at Toronto above referred to; and as pointed out in the report issued in 1900 on the occasion of the Ottawa-Hull conflagration, such fund should be substantial in amount, and be looked upon, not as surplus from which dividends may be paid, but as actual liabilities.

### Extracted from Annual Statement of Dominion Government Insurance Department.

Name of Company.	Losses Incurred less Re-insurances in Licensed Companies.	Ratio of Toronto Conflagration Losses to 1903 Income.
		%
Anglo-American .....	\$ 262,653	96.63
British America .....	270,714	63.27
Canadian Fire .....	103,600	57.40
Equity Fire .....	86,051	63.31
London Mutual Fire .....	122,586	31.27
Mercantile Fire .....	70,204	87.75
Montreal-Canada Fire .....	29,626	.....
Ottawa Fire .....	110,107	57.84
Quebec Fire .....	93,321	99.67
Western .....	242,565	47.25
Total .....	\$1,391,427	60.96
British Companies:		
Alliance .....	344,808	168.62
Atlas .....	252,515	86.20
Caledonian .....	219,532	83.52
Commercial Union .....	272,979	59.00
Guardian .....	134,497	27.45
Law Union and Crown.....	56,944	68.44
Liverpool and London and Globe .....	270,209	39.46
London and Lancashire .....	282,410	102.55
London Assurance .....	80,547	61.40
Manchester .....	101,121	51.10
National* .....	.....	.....
North British .....	376,155	66.08
Northern .....	295,385	77.10

\*Since absorbed by the Western.