

The Chronicle

Insurance & Finance.

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Proprietor

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The Registrar General, England, has given out the following return of the deaths caused by motor and other mechanically driven vehicles

Motor Fatalities.

in 1903 and 1904:

	1903.	1904.
Motor-carriage.....	39	59
Motor-cycle.....	13	16
Motor bus.....	..	2
Electrician.....	64	55
Steam tram.....	1	2
Traction enquire.....	19	29
Motor dray.....	1	9
Steam roller.....	4	5
Total.....	141	177

These do not include the figures for Ireland and Scotland.

A Great Authority on Causes of Fires.

Captain Hamilton, of the London fire brigade, is probably as high an authority as exists on the causes of fires. In his report for 1905 he declares that most of the serious fires described as of unknown cause are due to spontaneous combustion "owing to the lack of proper iron receptacles for oily and general rubbish." To this he adds, "Carelessly-fitted electric circuits, temporary and inefficient fittings to gas cooking stoves and gas rings for heating glue, etc., are grave sources of danger, as are also swinging gas brackets --and these brackets should be made rigid where possible, or provided with fire guards."

Protest Against Ill-Advised Criticism of Insurance.

Our esteemed contemporary "The Standard" points out that, "The great danger to life insurance from hasty, ill-advised interference, criticism and radical legislative action is therefore obvious. And it is a very serious and unfortunate circumstance that the public should have been taught to regard the renoñsance against such action by those best able to judge of its ill effects --the experienced managers of successful companies--as that of prejudiced persons interested in the continuance of plans and methods which have been hastily condemned as objectionable, for no

efforts to secure the continued well-being of these companies can possibly be more earnest or sincere than those of the men who have built them up and devoted to their development a life-time of thoughtful and faithful service."

The Royal Commission on Insurance.

Owing to the sickness of Mr. Justice McTavish, there is no certainty as to the date when the Royal Commission on insurance will resume its sittings.

It is rumoured that the next sittings will be held at Toronto and that the affairs of the Canada Life will then engage their attention.

Higher Postal Rates on American Magazines.

Our postal authorities have resolved to levy a rate of one cent for every two ounces instead of one cent per pound on United States magazines. This will be generally approved. The American magazines are very valuable to American trade for their advertisements draw orders from Canada which might as well be placed in this country. The tone of some of these foreign publications is decidedly demoralizing to the younger class of readers so that it would be well were some American publications not allowed to enter Canada for sale.

Mr. Tarbell on Deferred Dividends.

The energetic second vice-president of the Equitable Life defends the deferred dividend plan in his characteristic style. He regards Americans as neither by nature nor habit a thrifty people. He thinks it a very hard task to persuade an American to save money. Having, however, once taken out a policy of life insurance the habit is formed of saving to pay the premiums.

Having acquired the habit of saving a certain amount of money each year, why draw out all it earns and get rid of it? Isn't that encouraging the very passion in us that does not need to be encouraged? Isn't that nullifying one of the very