

## Correspondence.

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### TORONTO LETTER.

Fire Insurance Plan making in Egypt—and Plan making generally—Digressive thoughts about the Pyramids, etc.—The Hamilton Board still lives—Kindly references to the Stamp, and the stamping System.—Non-tariff Offices and the C. N. U. A.

Dear Editor:—

Our old friend, Mr. Charles E. Goad, the well-known publisher of "Goad's Plans," those invaluable and now well-nigh indispensable adjuncts to every well equipped Fire Insurance Office, I hear is away off in the land of the Pharaohs. It seems, Alexandria and Cairo, are now being surveyed, mapped and laid out on paper (papyrus) for fire insurance purposes under the experienced eye of Mr. Goad whose field staff have, therefore, no chance of yielding overmuch to the inveterate climate, or the local attractions, whether of the "Wizard of the Nile" type, or the boon companionship of the other *fellahs* out there. It is about twenty-three years since the introduction of these Plans to Canadian Fire Offices and I recall how slowly at first they made their way into favor and general office use. The chief difficulty encountered lay rather in their comparatively great cost than in lack of appreciation of them. They were soon recognized as helps, and a great improvement on the crude diagrams made on applications by local agents who with the very best intentions, made almost unintelligible drawings of the risk and its surroundings. This first cost naturally pressed heavily on each, when subscribers were few; but as takers and users of plans increased, prices came down to a more reasonable scale. To-day, Mr. Goad has an excellent property in these maps and I believe derives therefrom a nice income; the result of his sagacity in seeing a business need, and his energy, ability, and perseverance in meeting it. Well, well, he is now in Egypt! Think of it. Over two thousand years ago Alexander the Great founded Alexandria and it is being surveyed in this 1898 for fire insurance purposes. Likely, these are some tolerably old buildings round there. Local agents will need to be particular about the query "How old is the building?" and decline everything but stone that goes over a century. Also note the 2-3rds of cash value, clause. Mummies of which there are many around Cairo, I suppose unless put on the prohibited list, would be insurable at a low valuation, something like the negatives of a photographer. They say that Alexandria since the great bombardment by the English fleet has become very English. British ideas have been knocked into them. British trade—British merchandise, calls for British insurance. Therefore, the maps,—therefore Mr. Goad. Pardon my running on so fancifully but I am thinking now of the Pyramids, not far from Cairo. What splendid 3, year, or 300, year risks they would have made. Building and contents under one sum, blanket policy, no co-insurance clause nuisance; no extras for repairs, and non-occupancy permit free. Rate nominal. Policies payable to order of assured. I think too, of the Sphinx, that great stone face still gazing down 3,000 years; beneath whose awful eyes momentous incidents in our world history have been enacted. Fierce armies of the ancient conquerors of Egypt came and went

across those yellow shifting sands. Kings of Arabia, Assyrians, Persians, Romans, Turks down to modern times when Napoleon Bonaparte led his valiant legions into this historic land. Like shadows all these have passed away, but the Sphinx still gazes out unmoved, across the burning sands. By the way, what a great plan maker was that same Napoleon Bonaparte, when you come to think of it. And the frightful cost of them too. What resurveys he made, and alterations in the Map of Europe, are matters of history. But his work meant war; better the mission and work of our map maker Goad, they mean commerce.

I note the Hamilton Board is still doing business at the old stand, so I conclude the recent Quarterly Meeting of the C. N. U. A. in Montreal did not answer adversely to Hamilton, that Query on a late Agenda: "Does the Hamilton Board serve any useful purpose?" I have wondered whether a friend or foe of the Board inspired that query. A friend might have done it to bring out in open discussion the merits of the good work done in the past (now largely a matter of tradition), and also such similar work, being done in the present day. Of course, a foe might trust to develop by discussion such adverse points as would kill the institution. The end I trust is not yet, but ever since the stamping system was established in Hamilton with its one man power to run it, there has quite naturally resulted a diminution of interest in the Local Board. If ever this Board be dissolved, it will be found the Stamping System had much to do with its surcease. In such event I would suggest the epitaph, "Stamped out." It is a fact that the stamp as a central figure in the Toronto Board, exercises a wholesome influence and in a great measure merits the faith placed in it as a Regulator, but I am not quite sure that even in Toronto it is not usurping the place formerly occupied by the voices and votes of active members. This, I presume is progress, or a case of "survival of the fittest." The Toronto Board still lives, moves and has its fortnightly meetings, and runs its little round of ceremony, so perhaps its vitality is not threatened. It is possible too, that the Toronto Stamp may be made of softer rubber, than its brother of Hamilton.

From recent utterances I conclude the C. N. U. A. is getting out its tim-toms, its war paint, and sharpening its machetes in preparation for a demonstration in force against non-tariff competition, which although not quite yet a giant to fight, increases daily in stature and strength. If as proposed all representatives can be brought into line, and would work solely for Association offices, a great point would be gained. But can it be done? The whole matter is a delicate one, and will require sagacious handling. The whole question, will be, I understand, brought up before the Annual Meeting of the C. N. U. A. in the coming autumn.

Yours,

Arid.

Toronto, 20th June, 1898.

### LETTER FROM NEW YORK.

There is considerable talk going the rounds now about another insurance club, to be called "The Underwriters' Club"—but the change of name is so immaterial that the scent of the old one hangs round it still, to paraphrase Moore a bit. It is said this new venture will be a proprietary one and that the members, who will pay \$25 per annum for membership, will incur no responsibility, (nor have any hand