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R. WILSON SMITH,
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The Lords and the Money-Lenders.

Lending money at a rate of interest beyond that established by law is likely to be made almost impossible in Great Britain, owing to a Bill introduced in the House of Lords last month by Lord James of Hereford. The Bill will compel professional money-lenders to register their names, and trade under same only. Every security is to be in writing, and contain the entire contract with the borrower, to whom a copy of such contract is to be given. The Courts will have the power to revise all money-lending contracts where the rate of interest exceeds ten per cent. per annum.

He was wont to call me usurer

complained the money-lender in the Merchant of Venice. But, with his business virtually destroyed by this Parliamentary protection of his former clients, the modern London usurer will disappear.

Big Business.

The opulence and power of the city of London is, after all said and done, best illustrated by figures, and no better proof of the wealth of England can be given than the publication of the amount of fire insurance in the great metropolitan district. The "Review," in a recent number, published a table showing the business done by some seventy insurance companies engaged in underwriting for the citizens of London during the years 1893-1897 inclusive. The total value of property insured is stated as follows:—

1893.....	\$4,194,319,535
1894.....	4,229,995,475
1895.....	4,294,497,045
1896.....	4,399,225,060
1897.....	4,478,431,100

The total value of property insured in the great metropolis in 1887 was \$3,816,736,180, and in 1897, \$4,478,431,100, an increase in ten years of \$661,694,920. The amount contributed to the Metropolitan Fire Brigade is at the rate of \$175 per million pounds, and the contribution payable this year exceeds \$150,000. Such figures need no comment.

A Floating Island.

A table delicacy, consisting of custard with floating masses of whisked cream or whites of eggs, is known to young people as floating-island. But the floating island which recently came down the Illinois River consisted of land, nearly two acres in extent and about six feet thick, and, in its course, it created a lot of trouble. It is now reported as stranded at Havana, Illinois, and, as no owner has appeared for the floating farm, the authorities are contemplating its destruction with dynamite. Such a waste of territory seems deplorable in this land-grabbing age. If the top crust of the island of Montreal should get adrift from its moorings and float with the new Charter and the ice down the St. Lawrence, we trust no attempt to destroy the metropolis will be made by the authorities of Quebec or any place at which we may be stranded.

The Electricity Risk.

That electricity is responsible for many of the strange and unexplained fires is being accepted as an established fact in the principal cities of Great Britain. The complaint is made that the demand for electrical appliances and installations is now so great that those employed in fitting houses and factories are apt to be careless in their work, and thus lead to the destruction of property as the result of faulty insulation. In the course of an article dealing with this subject, the "Insurance News" says:—

The electric current itself is of so subtle a nature that its complete insulation is practically impossible, and the very best workmanship can only reduce the leakage to a minimum, not do away with it altogether. And when it is remembered that the smallest defect in insulation cannot exist without some change in the surroundings, and very often some amount of heating, the point to excite wonder is that fires from this cause are not more frequent. When, as is too often the case, faulty joints, badly spaced wires and insufficient conductors are in existence, fire may break out at a number of points simultaneously, and that, too, in places difficult of access, such as the interior of wood casings, beneath floors, and the like, thus rendering the work of extinction much more arduous than in the case of an ordinary fire.