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Insurance Report for 1898. In this issue we publish extracts from the full report of the Superintendent of Insurance for 1898. The tables will prove, as usual, most interesting and instructive to underwriters.

Non-Combatants. The singular narrative of Father "Matthews", purporting as it does to give particulars of what occurred at Nicholson's Nek, is calculated to strengthen the growing dislike of military commanders to the presence of non-combatants at a battle. Any person connected with an army, or within the lines of an army, who does not make it his business to fight should stay out of action with the camp followers. Chaplains, musicians, or even special correspondents, cannot have been necessary to the success of an expedition involving a night march and the prospect of very severe fighting. Whatever may have led to the surrender at Nicholson's Nek, the story told by this indiscreet chaplain will probably be classed by himself and his critics among the things one would rather have left unsaid.

Fire Underwriting Expenses. The question of expenses in connection with the business of fire underwriting is receiving so much attention that it seems strange all the efforts to effect a sensible reduction therein appear to be fruitless. Among the journals discussing this perplexing problem, there is complete unanimity upon the subject. They admit that the expense accounts of companies exhibit a tendency to increase, to the serious detriment of profits; but no one is able to suggest a plan whereby any material reduction in expenditure can be effected. The main reason for this state of things is not difficult to find. It is traceable to the heavy burdens imposed upon the companies by the countries in which their business is conducted. With ever-increasing rates and taxes, there can be no sensible diminution in expenses. Unless the percentage of losses can be lowered, the profits derivable from fire underwriting will soon reach a vanishing point.

A Nice Republic. One of the many stories of South Africa now being circulated at least possesses the merit of showing that a glimmering of the real situation is beginning to enter the minds of the sturdy Transvaal burghers who have been called from the pursuits of peaceful industry to do battle with the British soldiers. One of the Boers, in talking to a Bechuanaland settler, thus summed up the position of affairs. He said there were three classes in the Transvaal Republic—the Uitlanders, who find all the money; Mr. Kruger and his officials, who draw it all; and himself and his fellow burghers, who get no money, but have to do all the dirty work, and the fighting, when there is any.

The Arson Risk. To what extent the losses sustained by fire underwriters are increased through the malicious and voluntary burning of insured buildings is very difficult of computation. But if Hiram Rhodes is worthy of belief, the insurance companies doing business in Duluth, Minnesota, have good reason to be thankful that his confession will probably result in his being deprived of liberty and denied the use of matches for some years to come. A few days ago, Hiram Rhodes created a sensation during the trial of a civil suit in the District Court of Duluth. He was a witness in the case, in which one Rosenboom sued Howard & Haynie and John G. Howard for money due. The firm was in the dry goods business, and failed five years ago. Rhodes was a clerk in the store. He swore he set fire to the store at the instigation of the Howards, who agreed to pay him \$300 and double it in case of total loss. He said he had previously set fire to six dwellings owned by the Howards, being assisted by Edward Howard. John G. Howard denied the story, but declared that Rhodes fired the store, being hired to do so by Haynie.

Whatever may be the motive of Rhodes in revealing his rascality, the story serves to show the comparative helplessness of fire companies against incendiarism.