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The Directory of the City of London, **A London** England, for 1791, gives the following **Directory** list of insurance offices then open in the **for 1791.** metropolis. The fire offices were the Hand in Hand, Union, Royal Exchange, London Assurance, Westminster, Amicable, Sun and Phoenix. The life insurance companies were, the Royal Exchange, Amicable and Equitable. There were 62 private banks, the only joint stock one was the Bank of England. Amongst the names of the bankers we find 24 that are found in the titles of London banks of to-day, or recent years before the era of amalgamation set in. There were only 14 daily morning papers, 7 evening, and 13 weeklies.

American newspapers in New York, **Montreal Gets** Chicago, Boston, and other cities **the Business.** are much worked up over the success of Montreal in capturing so large a share of grain export trade. The "American Elevator & Grain Trade" frankly admits this, which some papers do not, and says why grain comes this way. The effect of the abolition of tolls on the Canadian canals on the export grain trade has been remarked ever since the opening of navigation, but especially since the first of August, when corn began to take the Montreal route in quantity. For the week ending August 22 lake shipments to Montreal aggregated no less than a million bushels. In fact the bulk of the export sale went out via Montreal and Quebec, and at rates that would not have been thought possible previous to this season; that is to say, 2½c. Chicago to Quebec against 6c. as the lowest lake and rail rate to New York or Boston. In consequence, up to August 1, Montreal handled 9,000,000 bushels of wheat and 4,500,000 bushels of corn for the season, as against 1,000,000 bushels of wheat and 4,000,000 bushels of corn via Boston.

There are now one American and two Canadian

lines regularly engaged in the long hauls from Chicago and Duluth to the Canadian deep water ports. The Great Lakes and St. Lawrence River Transportation Company, operating ten new steel Welland-Canal-size steamers, is the American line, and the Montreal Transportation Company and Canadian Lakes and Ocean Navigation Company operate the Canadian boats. The latter run between Fort William and Port Arthur and Montreal and Quebec.

The new route not only interferes with the calculations of the railroad combination between Buffalo and other Lake Erie ports and the seaboard, but it is also cutting heavily in the all-rail and lake-and-rail business to the seaboard, and bids fair to call for a new basis of rates all round. The poor facilities offered by the Erie Canal and the high rates charged by the rail lines that compete with it have diverted an immense quantity of business to the new northern route. The latter as an additional advantage also in that it transfers grain from the lake vessel direct to the ocean liner.

Farm and Farmer's Risks. Judging from the reports of accident and of fire insurance companies there is a remarkable contrast between the risks on farm property and on farm life. An enquiry was recently made as to the accidents which occurred in a group of counties in Illinois between the 25th July last and 25th August. In that period of 30 days there were 18 personal accidents on farms directly arising from farm occupations, chiefly from the use of implements and care of houses. Threshing machines caused serious accidents, one of them being fatal. Agricultural implements are becoming more and more complicated, requiring, in some cases, an expertness in management which is not readily acquired, but a machine is bought that needs no slight mechanical dexterity in handling and the farmer or his man proceed right away to use it with, too often, painful results. On the other hand the "Fireman's