

has been trained in the insurance profession from boyhood, and, after much English experience, has been Assistant to Mr. Ball in the British-America for some years, the reputation of which Company he will, doubtless, worthily maintain.

**STILL MORE HONOR TO CANADA.**—The American papers are, one after another, eulogizing Mr. F. A. Ball, late Manager of the British-America Company. We will give their "facts" and let you do the praising:—

When Mr. Ball joined the Company in 1873, its capital of \$200,000 was impaired \$70,348, its stock was selling at 65, and its assets were \$330,000.

He leaves the Company in 1881 with a net surplus of \$333,000, its stock selling at 160, and its assets exceeding \$1,000,000.

A prominent Insurance Agent writes wishing us to "go for the Companies, in every number, to form tariffs for every town and city, to lessen the number of agents, to place the business in the hands of a few old agents who understand their business, who will agree to work together, and they can make a living and a profit for the Companies. Broken-down merchants and parsons are not the men to run Insurance Companies, except to ruin." The wish completely meets our views, and is made by one who undoubtedly has proved himself to be a man in whom the Insurance Companies can trust, with profit and honor to themselves.

**THE Fire Insurance Association, of London, England,** which commenced business in Canada a few months ago under the management of Mr. W. Robertson, (also General Manager of the London & Lancashire Life), with Mr. Charles Bourne as Fire Superintendent, has assumed the risks of the Revere Fire Insurance Company, of Boston and will open the United States branch under the management of Mr. Joseph H. Wellman, ex-President of the Revere, with headquarters in Boston.

The Fire Insurance Association was organized in 1880, with a subscribed capital of £1,000,000 sterling, of which £200,000 (\$1,000,000) has been paid in. It is under the same management as the London & Lancashire Life, and the story of its origin may prove interesting.

The London & Lancashire Life and the London & Lancashire Fire are and were distinctly separate organizations, although the stock being, in many cases, held by the same persons, they were closely connected. Eight or ten years ago, the Manager of the London & Lancashire Fire Co. was in default, and the stockholders had to make good the deficiency; under a re-arrangement then made the executive office of the Life Co. was removed to London, with Mr. William Palin Clirehugh as Manager and Actuary, who also acted as London representative for the Fire Co., the head office of the Fire Co. remaining at Liverpool under the skilful management of Mr. Chas. G. Fothergill.

In 1879 the London & Lancashire Fire Co. took over the business of the London & Southwark Fire Ins. Co., appointing its ex Manager, Mr. W. P. Reynolds, as London Secretary of the Fire Co. Under this arrangement Mr.

Clirehugh remained Manager of the Life Co. alone, and the breach between the Companies widened.

Mr. Clirehugh has now launched the Fire Insurance Association, with the backing and support of the Directors and stockholders of the London & Lancashire Life Insurance Company.

### BRIGADE NOTES AND PROTECTIVE IMPROVEMENTS.

In this column we propose to note all matters appertaining to improvement in the means provided for extinguishing fires throughout the country, and anything that may be of interest to Insurance Companies and to Firemen in this connection.

By keeping everyone posted as to the intelligent progress of establishment of necessary safeguards, and by letting you know what your neighbours are doing to mend matters, it is hoped that the spirit of emulation may be aroused, and that many wooden towns, controlled by "wooden-headed" councillors, may take proper steps to guard against a fiery "exit" of said wooden towns and a speedy expulsion of the "wooden-heads" by their indignant fellow townsmen.

There are now said to be 569 cities and towns in the United States supplied with water works, involving 13,000 miles of pipe, 10,000 of which are iron, besides which a large number have steamer protection.

In Canada 38 cities and towns have water works, and 56 have steamers. Comparing the relative population and wealth, we are away behind our enterprising neighbours, and as it is capable of ready proof that immunity from conflagrations, by means of strict and well enforced building laws and by the aid of well devised extinguishing appliances, is greatly conducive to national wealth, stability and prosperity, we claim that we "deserve well of our country" by noting such improvements, and urging more.

**MONTREAL.**—The Fire Committee of the City Council now require the Guardian and the Foreman of each station to report each month to the Chief, who is to compile and lay the reports before the Committee, in order that they may be informed of the efficiency of the brigade, and be posted as to the best manner of filling vacancies.

The Insurance Companies had complained of the insufficiency of the appropriations for the support of the Salvage Corps, and the Chairman of the Fire Committee promised to ask for \$300 with which to buy twelve new covers—which was considered to be satisfactory.

The inspection of boilers seems to be hardly on so good a footing as it should be. Out of 1,400 boilers now in the city, only 363 have been inspected during the past sixteen months. It is thought that the inspection should be more thorough, especially as a good revenue is derived therefrom. The Inspector of Buildings is instructed to report on the number of certificates granted during the last ten years for boilers, and if found desirable it is proposed to appoint an Assistant Boiler Inspector.