

The Chronicle

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A Northwest Incendiary Run Down.

In so vast a territory as the Northwest criminals would have the chance of eluding the officers of the law were it not for the mounted police whose jurisdiction is more extensive and procedure more prompt than the ordinary constabulary. This force has just done excellent service by capturing an incendiary against whom they succeeded in securing a conviction followed by a sentence to two years in the Stary Mountain penitentiary. The criminal, one, J. B. Johnson, had a lumber yard at Levoy, 70 miles west of Vermilion, Alberta. On the 18th December he insured same lumber for \$4,000, and in January 1, it was burnt under suspicious circumstances. The mounted police took up the matter and on 10th inst they secured a conviction of incendiarism and penalty, as stated. It was proved that the lumber had been set afire after being sprinkled with 10 gallons of coal oil.

Fire Insurance in Missouri, 1905.

The Superintendent of Insurance, Missouri, has issued an exhibit of the fire insurance business done in that State in 1905, including cities, also for St. Louis, Kansas City, and St. Joseph. The respective totals are as follows for last year and 1904:

	Prem. ums. \$	Losses. \$	Loss ratio. Per cent.
St. Louis	3,292,383	1,010,504	30.7 p.c.
St. Louis, 1904.....	3,360,368	960,741	28.6 p.c.
Kansas City	1,200,382	637,510	53.1 p.c.
Kansas City, 1904.....	1,108,427	263,922	23.9 p.c.
St. Joseph.....	307,222	314,199	102.0 p.c.
St. Joseph, 1904.....	296,855	89,595	30.1 p.c.
State of Missouri including cities.....	7,988,745	3,402,758	42.6 p.c.
State of Missouri including cities, 1904.....	7,502,387	2,454,769	32.7 p.c.

The record for the two past years in this section of the United States is remarkable for the very moderate loss ratio, especially in 1904, when the

percentage for the whole of Missouri was only 32.7. Last year the ratio of 42.6 p.c. which, though higher than 1904, is exceedingly favourable. The risk, however, of the fire insurance business is shown by the fire loss in the City of St. Joseph last year having been 102 p.c., that is, the whole of the premium income was swept away and 2 p.c. besides, leaving the companies with a deficit \$6,144 in addition to the whole amount of their expenses unprovided for. We notice also that, the Miller's Mutual Fire, of Alton, had a loss ratio of 159 p.c., and several over 72 p.c. which meant a loss on the year's business.

The "London Times" of January 31, 1806, had the following notice:
From 1806 to 1906. "We are again enabled to anticipate

two of the Hamburg mails; those due on Sunday and Wednesday se'nnight. By a vessel which arrived on Tuesday at Great Grimsby from Tonningen, whence she sailed on the 22nd inst., we have received the Hamburg Correspondenten of the 14th, 15th, 17th, and 18th inst. The intelligence which these Papers contain, is much more important than we had reason to expect."

Fancy news from Hamburg, Germany, taking two weeks to reach England! Now, there is an endless stream of current continental news, flowing into London every hour of the day.

A gift of \$500,000 has been made by Mr. E. G. Bawdon, a member of the London Stock Exchange, **Munificence.**

"to be applied to purposes of charity and benevolence." The person to whom this munificent sum has been entrusted for distribution is Mr. Speyer, a well-known financial agent, who is very honourably known for his own contributions to benevolent objects.