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Fanciful Conversion of Debt Schemes. It is amusing to learn the details of a number of schemes which are being propounded by tyros in finance for the conversion of public and civic debts, which, though they look quite attractive on paper, are as tender as a soap bubble; they will not stand handling, they never materialize, as they are illusive and impracticable.

Cause of Cancer. In a recent number reference was made to the statement in a contemporary, that, "in Japan serious results were following the constant eating of fish, while in England many physicians believe that the eating of fish is in part the cause of cancer." A Winnipeg correspondent says, if the word "pig" had been used instead of "fish," the statement would have been nearer correct. He informs us that in Japan and England, where cancer is increasing, the use of American pork is considerably on the increase, the inference being that American pork and cancer are allied as cause and effect. The writer affirms that "the Jews do not suffer from cancer or scrofula, and they do not eat pig." The spread of cancer is a very serious calamity, but so far, we have not met with any satisfactory explanation of the cause of this awful malady.

A Drastic Act re Associations. The Ontario Loan Corporation's Act is like a net with very close meshes; it is drawn so skillfully as to leave no chance of escape from its provisions. One section reads as follows:—

"Any person, partnership, organization, society, association, company or corporation not being a corporation registered under this Act, or under the Ontario Insurance Act, that assumes or uses in this province a name which includes any of the words "Loan," "Mortgage," "Trust," "Trusts," "Investment," or "Guarantee" in combination or connection

with any of the words "Corporation," "Company," "Association" or "Society," or in combination or connection with any similar collective term, or that assumes or uses in the province any similar or any name or combination of names which is likely to deceive or mislead the public, shall be guilty of an offence against subsection 1 of this section; and any person acting in behalf of such person, partnership, organization, society, association, company or corporation shall be guilty of an offence against sub-section 2 of this section, and upon conviction thereof shall be liable as in the said sub-section 2 enacted; and sub-sections 3, 4, 5, and 6 of this section shall apply."

These terms cover the insurance operators known as "Lloyds," some of whom, without being registered, are stated to be writing fire risks in Ontario. The Ontario officials are deserving of high commendation for their determination to keep "wild-cats" and unlicensed prowlers in general, wild or tame, from doing fire business in that province.

The Fire Situation Here, Same as in China The "Review" tells us of certain "property owners" who are growling about the insurance premiums, but, instead of improving the water supply and seeing that there are no fires, they propose to form one of those

well-known mutual associations from which, if the whole of the property is not burnt up together, there might be a small dividend in the event of any moderate fire. The most important point of all in the minds of the property owners is that under their system they will pay reduced premiums, which is all very well when viewing the matter from one end of the telescope. But when a big fire comes, and the property owners' reserve fund, investments, assets, and perhaps the office of the company itself, are all burnt up together, things will not look quite so rosy. This plan has been tried over and over again, and has invariably failed." The above reads as though our London contemporary had been making remarks upon