

THE "CHROMO MAN" BEATEN.

The people of the United States flatter themselves with the idea that the American Eagle can whip all creation; that they are the most inventive and progressive people in the world, and that in their satires they reach the extreme of wit; but it is evident that they have wrapped themselves in a garment of self-appreciation and gone to sleep, as even in the little province of Prince Edward Island we can beat them clear out of sight in any line they chose to name.

The Chicago man who suggested to his brother rate-cutters the giving of a chromo with every policy of insurance may have been reading the papers from Charlottetown and so stolen a valuable idea; but if, in this matter, the saying that great thoughts suggest themselves simultaneously to great minds, is proved, then we claim the greater minds for Canada.

If the Chicago man is jealous of his reputation let him take a ride on the Grand Trunk R.R. as far as London, Ont., and interview the Inspector who cut the rate on his own Agent, then go down to Toronto and interview the Agent who could not cut a rate on a fire policy because of the Board Rules, but gave a rebate on the life premium of the owner as an inducement to the giving of the fire risk.

As he could not bear the continuous contact with great minds, he had best, then, visit Niagara Falls, the Welland Canal, and a few other minor products of nature and art, such as the Thousand Islands, the Rapids of the St. Lawrence, and the Commercial Metropolis of Canada, where a wholesale millinery stock is rated the same as a wholesale stock of staple cottons or of pig iron; then, after viewing with awe the citadel of the Rock where Montcalm and Wolfe gained immortal renown, he can fill up the measure of his present capacity for wonderful things by viewing from the Terrace a scene unsurpassed in this world.

He will now need a rest, so will take steamer for the stupendous scenery of the Saguenay; and then, after noting with delight the tumblings of the porpoises and the widening of the St. Lawrence until its shores are too far distant for observation he will have time for the resuscitation of his powers before he views with delight that gem of the Gulf, Prince Edward's Island.

When he has landed on its shore of ruby crowned with emeralds, he will, like Old King Cole,

"Call for his pipe, call for his bowl,
And call for his fiddlers three."

And then he will call for his newspaper of course, but he will insist upon seeing the Charlottetown *Daily Examiner* of April 21st, 1882, first, because April being the first month of spring delights all eyes with its refreshing greenness, and then, in order that that greenness may have proper scope for its display, one day is always set apart for the drawing out of its powers, but principally because the paper of the name and date above mentioned contains an advertisement which far surpasses anything he ever saw in his own benighted country, and of which the following is a true copy:

FIRE AND LIFE INSURANCE!**AT A DISCOUNT.**

During the month of April I will accept Fire Risks at very lowest rates, and will also allow a discount of $7\frac{1}{2}$ per cent. on all premiums. Fifteen per cent. discount allowed on all new Life Insurance premiums.

HORACE HASZARD,
General Insurance Agent,
—REPRESENTING—

COMMERCIAL UNION FIRE ASSURANCE COMPANY,
OF LONDON, ENG.
CAPITAL, £2,500,000 STG.

WESTERN ASSURANCE COMPANY OF TORONTO.
CAPITAL, \$800,000.00.

BRITISH AMERICA FIRE ASSURANCE COMPANY,
OF TORONTO.
CAPITAL, \$500,000.00.

SUN LIFE AND ACCIDENT INSURANCE
COMPANY OF MONTREAL.
CAPITAL, \$500,000.00.

Charlottetown, April 1, 1882.

The Editor of that paper, after trying to find out how long it will take the Insurance Companies to make profit out of this mode of transacting business, offers the following as a corollary:

"If a cat falls into a well sixty feet deep, and crawls out six feet each day, falling back eight feet every night, how much time would the cat require to get out of the well?"

The boy after a great deal of ciphering, covered both sides of his slate with figures; then placed one edge of the slate on his knees, and resting his chin on the other, gazed into vacancy.

"Well, John, how about the cat?"

"Father, I ain't got any more room on the slate, but if I had another square, I'd have that cat in——in three minutes."

We would not have given the names of the Companies but for the fact that we think they and their Agent have been imposed upon by some practical joker, and they may suffer from such exhibition of folly, even on an April the first.

HAPPY QUEBEC.

The telegraphic despatches of the 19th ult. say that the Quebec Fire Brigade turned out at four o'clock on that morning to a fire which had broken out in the residence of Mr. Vincent, on Maple Hill, at midnight; *Ineffectual efforts were made for hours to obtain the services of the brigade and when it at last arrived no water could be had for over an hour.*

Verily, Quebec is a delightful city in which to pay five hundred dollars a year for liberty to write fire policies at half rates. It is however understood and agreed that the next fire shall give four days' notice instead of, as in this case, only four hours.

NEEDED SUPPLIES.

We are very glad to note a proposition in the Council of the City of London to supply the Ontario Car Works Company with water for fire protection purposes. Some few years ago an officer of one of the Fire Insurance Companies was inspecting this risk when the gentlemanly manager of the works pointed out the number of tanks which were for fire protection. Being an inquisitive person, the insurance man looked into one of the tanks, and found no water in it. The manager explained the very peculiar phenomenon by the fact that no rain had fallen during the past few weeks. Tanks are awfully good things, but, in case of fire, water might be more useful, especially in dry weather.