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WE DESIRE TO CALL the early attention of the various members of the forthcoming Federal Parliament, to the urgent necessity for such legislation as may be needed to prohibit the operation within the Dominion of the assessment endowment vampires which feed upon the credulous and ignorant. As compared with some of the neighboring States, these humbugs are not yet very numerous in Canada, but there are already quite enough to work widespread evil, and corrective legislation and court decisions over the border are in a fair way to drive them in swarms upon our communities, unless we put up a legislative fence. Where these concerns have had time to develop their true character, public opinion is fast uniting in the conviction that the public good demands their extermination, and we predict that during the next six months they will be vigorously dealt with in the States. Self-protection as well as public morals requires that the law-making power of Canada act, and act promptly.

JUDGING FROM THE record of the first quarter of the current year, the fire loss in the United States and Canada bids fair to exceed the very destructive year 1889. As given by the *Commercial Bulletin* of New York, the aggregate loss for the three months ending with March has been \$32,998,150, as compared with \$25,032,625 in 1890, and \$30,610,700 in 1889. January of the present year was a bad month for fires, footing up about eleven and a quarter millions, but March has exceeded this, aggregating \$12,540,750. Of this

amount, six fires, all exceeding a quarter of a million, contributed a total of \$4,032,000, ranging from the Buffalo fire, \$264,000, to the New York Bleecker street fire, \$1,650,000. The hope that the heavy losses of the past three months may prove to be exceptional is of course indulged, and that light summer losses may "even up" and give us a moderate record at the end of the year. This, however, is only a hope, the realization of which is problematical. Fortunately, the heavy total loss for March has not received a correspondingly large contribution from Canada.

A LONG EXISTING and very successful ring of incendiaries has recently been broken up in London. Three men and a female confederate have been convicted, part of them of arson, and the others for conspiracy, and sentenced to terms of imprisonment varying from eighteen months to twelve years. A fire at Walthamstow, in which the Royal insurance company was interested to the extent of \$300, led to some fine detective work by Mr. Croft, of the company's force, and officials from Scotland Yard, which unearthed a series of frauds extending over a period of several years. The father of Cullmer, the chief rogue, was found to have practiced a systematic game of beating the insurance companies dating back twenty-five years, and it appeared that the son had even improved on the successful tactics of the old man, covering up his tracks skillfully. It is said that during the past twenty-five years the ring have caused about 800 fires, and have defrauded the insurance companies to the extent of nearly \$450,000. The fellows were either very smart or the companies very dull.

A GOOD DEAL has been said and written, some of it to the purpose, on the subject of safe building construction. Of one thing all well informed underwriters are at least sure, and that is that a system of construction is clearly practicable, which would materially lessen the fire loss in any given case. Expert investigation has shown the defects of much of our modern building, and many excellent suggestions for improvement have been made—only occasionally to be followed. A few days ago there was convened in New York a meeting composed of delegates from the National Board of Fire Underwriters, the American