

Insurance.

INSURANCE MATTERS IN MONTREAL.

(From a Correspondent.)

MONTREAL, Oct. 13, 1868.

The Quebec press and the *Daily News* of this city, are engaged in a controversy respecting the Fire Marshalship of Montreal, arising out of the action taken by the Corporation following on the Insurance agents petitioning the Local Government to abolish the office. I send you the proceedings taken at a meeting of the Insurance Companies held on Thursday. There were present: Mr. Wood, of the *Etna*, (Hartford,) in the chair; Messrs. Routh, Royal; Johnson, North British and Mercantile; Rose, Commercial Union; Forbes, Queen; Stephens, London; Hobbs, Lancashire; Smith, Liverpool and London and Globe; Bethune, Home and Western; and Muir, of the Citizen. It having been explained that the object of the meeting was to consider whether some combined action should not be taken by the Insurance Companies to discover the cause of the recent numerous incendiary fires, and to endeavour to put a stop to the same. After the consideration of the subject, it was

Resolved,—That a reward of \$500 be offered by the Insurance Companies doing business in this city for such information as will lead to the arrest and conviction of the party or parties who have been guilty of the late acts of incendiarism.

Resolved,—That a petition be sent to the Corporation of this city praying that early action be taken by them on Dr. Benard's motion relative to the Fire Marshal passed by the City Council on the 2nd instant.

Resolved,—That, in view of the recent numerous evidently incendiary fires which have taken place in this city, and the total failure of the investigations under the Fire Marshal Act to discover the incendiaries, the Insurance Companies do petition the Legislature of Quebec, praying that the office of Fire Marshal for the City of Montreal be abolished.

Messrs. Wood, Forbes, Johnson and Smith were named a Committee to carry out the above resolutions.

The action of the Corporation in this matter may be excused, but that of the Insurance Agents can neither be excused or justified. I feel certain, however, that the Government will not stultify itself at the instigation of those who have themselves done so. I believe a change will soon be made by Mr. Austin's retiring from the office he has found himself so incompetent to fill. Should this be the case, I believe that Mr. Perry and the officers of our fire brigade, are disposed to assist the incoming man, which they certainly have not done with the present incumbent.

Since my last, incendiarism has not been so frequent, one stable only, containing 9 horses, was fired on Tuesday, 6th inst., but was extinguished with slight loss; the same premises were attempted with a like result on the 7th, and on the 8th a more successful attempt was made, by which the stable was burned, but the horses were all got out, not, however, before several of them were injured by the smoke.

On Friday a fire occurred on the premises of the late H. B. Smith, a crockery store on St. Paul street; at first it was feared it would be a total wreck, but thanks to the efficient Water and Fire Departments, it was got under with a loss of less than \$4000. The stock was insured with the *Etna*, and some other American company, and the Western, of Canada. The Citizens' loss about \$1000 on the building. The executors of the estate were so pleased with the exertion of the Fire Brigade that they sent them a cheque for \$100. The London and Liverpool and Globe, with the North British, suffered to the extent of \$2000 each, on a small steamer, *St. Marie*, partly burnt

a few days ago near Quebec. The "*Royal*" and "*Commercial Union*" had a narrow escape from being in for a heavy loss at J. Hudson & Co.'s, wholesale grocers, on the night of the 9th instant. It appears the gas bracket got out of order, by which the light communicated to the connecting pipe, which melted and receded, burning up between the lath and plaster partition. Fortunately it was early discovered, and by the timely arrival and exertions of the Fire Brigade, it was got under at a loss of about \$100. The stock of goods on the premises was valued at over \$100,000.

Insurance business suffers much from unfair competition and want of principle on the part of the agents of some Companies. A risk of \$20,000 on the Rubber Works in this City was taken from one Company by another at a reduction of premium amounting to over \$40. This is a sample of the way business is generally done here.

Our Fire Department have completed the monument in the Mount Royal Cemetery. I will furnish you with some particulars of it in my next. The Corporation have followed the course of the Insurance Companies, and offer \$500 reward for the detection and conviction of the perpetrators of the late acts of incendiarism. To my mind, the Insurance Companies would have done something in earnest, had they employed one or two efficient detectives to fish out the parties; but this might have interfered with the percentages of some agents who have to pay all their expenses out of their commissions.

MARINE RECORD.—Kingston, October 8.—The Schooner *Defiance*, lumber laden, from Toronto, bound to Ogdenburg, went ashore on Snake Island reef near this city, during the gale this morning. The tug has gone to her assistance, and it is thought she will be rescued from her present dangerous position with but slight damage. It has since been learned that she will prove a total loss, and is insured.

PICTOR, Oct. 8.—The schooner *Fulton*, from Toledo to Ogdenburg, loaded with 220,000 feet of black walnut lumber, sprang a leak and was water-logged abreast of Nicholson's Island in the gale of last night. She is now at anchor in South Bay. A tug and lighter, and steam pump, have been sent for.

PORT COLBORNE, Oct. 8.—The barque *Arabia*, of Kingston, loaded with wheat, for Kingston, went ashore, during the gale this morning, behind the east pier. There are two feet of water in her hold now: the prospects of getting her off are good. This vessel has been got off without serious damage.

DUNVILLE, ONT. Oct. 8.—Schooner *A. P. Wait* will be a total loss; cannot get to her assistance with a tug. She will pound to pieces on the reef. She was coal laden, from Cleveland to Toronto.

COLLINGWOOD, Oct. 10.—The schooner *John Drake*, with cargo of corn from Chicago, W. H. Brice commander, reports that to the eastward of the Ducks, about 15 miles, a black fore-and-aft schooner steering for Love Island is supposed to have foundered on Wednesday morning during a heavy westward gale. She was within half a mile of the Drake, carrying away bulwarks and boats, and in an hour after daylight appearing nothing could be seen of her from the mast-head with the glass. She carried three jibs, and was about a 13,000 bushel vessel: appeared heavily laden.

PROPELLER PERSEVERANCE.—The propeller *Perseverance*, which was destroyed by fire off Putneyville, on the morning of the 6th inst., some particulars of which we gave last week, was a craft of 632 tons burthen, old style, being built in 1864, at St. Catharines, by L. Shickluna, rated A 2, valued at \$40,000 and was the property of the Welland Railroad Company.

MARINE DISASTERS.—The following list of disasters to American shipping on the lakes we clip from some of our American exchanges:—

The schooner *Coaster* is reported ashore at Grand Haven.

A Milwaukee telegram says that the schooner

Glen Cuyler was struck by a propeller and sunk on Thursday night. She was freighted with wood.

The schooner *W. C. Grant*, grain loaded, had her small boat, topsail-yard, mainboom and mainsail carried away when about sixty miles from Milwaukee. She put back to the latter port.

The schooner *Colonel Glover*, bound from Muskegon to Racine, lost about 20,000 feet of her deck load of lumber during the passage across the lake. The Captain entered a protest at Milwaukee, and then cleared for his destination.

The schooner *Jennie Mullen* a few days ago in the Chicago river was slightly damaged. She cleared for Muskegon for a cargo of lumber, but returned minus her mainboom and mainsail. Her centre-board was also damaged,—the result of heavy weather.

The Milwaukee *Sentinel* of the 9th has the following disasters:— "The schooner *Wm. Arbuckle*, of Racine, lay at the Wolfe River pier during the storm, and was severely injured. Her starboard quarter got caught under the pier and was so badly wrenched that it has dropped fully one foot; several holes were stove through the outside planking, and several frames and every stanchion on the starboard side broken; her stem timbers are also started from the transom. She arrived here yesterday morning in a leaky condition. Her damages are upwards of \$1,000.

"The new schooner *Bessie Boat* weathered the gale at the same pier. She lost some timber heads, and had her rudder post started and the rudder broken from its fastenings.

"Another vessel, whose name is not given, lost some timber heads and a portion of her rail at the same place. The pier, of course, did not escape without severe injury.

"The schooner *Spy*, bound from Sheboygan to this port with a hold full of wheat and a deck load of pork barrels, commenced making bad weather when off our north point, Tuesday night, and was obliged to jettison the barrels, 500 in number, after which she succeeded in finding a lee and weathered the storm without further mishap. She arrived here on Wednesday evening. Her grain sustained no damage. The barrels were worth upwards of \$700. "All efforts to release this vessel from her unpleasant position just inside of the harbor piers have thus far proved fruitless. The united efforts of the powerful tugs *Admiral Porter* and *American Union*, yesterday afternoon, failed to start her an inch. Several hawsers were parted in the attempt to pull her off. Last evening a dredge was at work digging a channel alongside of the vessel.

"The propeller *Idaho*, bound down with a full cargo, undertook to leave our harbor about midnight, Wednesday, and ran aground in the jaws of the piers. The sea soon swung her athwartships the harbor, her bow heading north and her stern pounding heavily against the South Pier. Her rudder, shoe, and stern-post were carried away, and had it not been for the timely assistance rendered by the tug *Tiffit* she would no doubt have pounded a whole into her hull and sunk. She was brought into the river about 2 a.m. yesterday."

A despatch received from Buffalo states that the bark *H. P. Baldwin* has arrived at that port with about one-half of her cargo of corn in a damaged condition.

The bark *Golden Fleece*, which got aground at Chicago is still hard on. The schooner *Champion* was keeping her company. The schooner *Aunie Vaught*, which was aground near these vessels, was got off and towed to her dock, for the purpose of discharging her cargo of lumber.

The bark *Homer* in endeavouring to make the Chicago harbor on the 10th went on the bar, but was got off in the afternoon by the tug *Geo. W. Wood* without damage.

The schooner *Blue Bell*, which went ashore at Grand Haven, on Tuesday night, is well up on the beach, and it is thought she has broken in two. She measures one hundred and fifty tons, old style was built at Huron, by Bates, in 1844, received large repairs in 1861, and rates C. 1.