

at least a hearing, and likely some action, for the reasonable requests of the insurance fraternity in the direction of improvement of fire appliances, water-pressure and last, but not least, the wretched fire alarm telegraph system. I should have mentioned in connection with the "Millers and Manufacturers," and its early adhesion to tariff requirements, that a party, interested in cheap rates, and who looked to get benefit by the coming of the M. & M. and its tariff of 20 per cent. lower rates, as advertised, on hearing they had joined the Association, felt so vexed that he said he thought the best thing the management of that Company could do was to borrow and wear as its motto the Old Country epitaph on an infant who died at the early age of ten days,—to wit—

"Since I was so quickly done for,
I greatly wonder what I was begun for."

I am glad to see you are reaching out for a larger field and adding Finance to the "sphere of your usefulness."—What do you expect of me in this way as your T. C.? Am I to gather bank news and tell you how much it costs to discount the insurance people's notes?

Since winter set in we have had such an unusually cloudy and gloomy season, that a sight of the sun has been specially welcome. One morning last week the sun shone for a full hour clear and bright. One of our local agents was overheard by another telling a friend how overjoyed he and his good lady were that morning to welcome a little sun after such a time as they had had. Immediately,—reports this overheard remark round town, and the unfortunate agent who originated it, is half wild with the "congratulations" he has been receiving on all hands. He doesn't understand clearly what it all means yet.

Glad to learn you are coming up to see us shortly.

Yours,
ARIEL.

TORONTO, 27th Jan., 1886.

QUEBEC FIRE DEPARTMENT.

QUEBEC, 16th Jan., 1886.

To the Editor of INSURANCE SOCIETY.

SIR,—It seems to be a foregone conclusion with the insurance companies having their head offices in Montreal always to find some pretext for not lowering the rates in Quebec.

For a good many years the reason given was the insufficiency of our water-supply. That reason was good until three years ago when the manipulation of the stop-cocks of our aqueduct was given to the fire brigade for domestic as well as for fire purposes, because it took in some portions of the city as much as 45 minutes for getting a good fire pressure. But that reason has ceased since to be good. We have had no large conflagration, and none was due to the insufficiency of our water-supply. The rates were raised just at the moment when that change for the better was effected.

Ever since the insurance companies have promised that as soon as we would have our new aqueduct the rates would be lowered.

That aqueduct has now been in operation for nearly 7 months. It gives us the largest water-supply per head of any city in America, and a steady pressure in all parts of the city, equal to any demands on our aqueduct for fire purposes. Representatives of insurance companies have had tests of it, made under their own eyes, showing its great efficiency.

We might have expected a lowering of rates. Now if we are to judge from INSURANCE SOCIETY we must expect nothing of the kind. We had not enough of water formerly; now we are reproached with having too much water and too much pressure. If we have to believe your editorial the citizens of Quebec should now insure not so much against fire as against water.

In support of that view you mention what took place at Brunet, Laurent's where, you say, 75 per cent. of the damage was the result of smoke and water.

As far as smoke is concerned, I think you must admit that the new aqueduct and the old are not blamable for it, unless you pretend that it would have been better to let flames take the place of such smoke.

Now you say that, *although the fire was trifling a deluge was poured upon the flames*.

I do not know what you call a trifling fire, but I can say that when the alarm was given by the neighbors whose stores were already filled with smoke, and when, in the absence of the proprietors of the store on fire, we burst the door open, the whole store was full of smoke, and the smoke had scarcely been partially cleared to permit of our seeing anything when the whole store was a blaze. We threw a large quantity of water to subdue the flames, and continued to do so whenever we saw flames, but we did not throw a drop of water after the flames were put out. If you know a better means of stopping a fire, I would thank you for pointing it out to me.

The putting out of a fire without water would be indeed a great discovery, but I have not heard of it yet, and you would surely make a great fortune if you had made it. Up to this moment firemen have known no other means of extinguishing a fire than throwing water as long as it is not subdued, as cooks have to this day found no other means of making an omelette than by breaking the eggs.

Yours truly,

PHILIPPE DORVAL, Chief Fire Department.

[The above letter from Chief Dorval of the Quebec Fire Department is a reply to our article of last month.

While admitting that the danger from conflagration has been lessened since the introduction of the new waterworks into that city, yet we must again point out that the pipes have more than once burst, not being able to stand the increased pressure, and, further, that the water injudiciously applied causes nearly as great a loss to insurance companies as fire, the best remedy for which is a Salvage Corps. Chief Dorval says the putting out of a fire without water would be indeed a great discovery, but he has not heard of it yet, and therefore will probably be astonished to learn that in Chicago *fifty per cent* of the fires which occur are extinguished without the aid of the water works at all, the prompt application of a chemical engine being sufficient. (Now send on that fortune, Chief.) We would inform Chief Dorval that there is only one pretext the insurance companies have for not reducing rates in Quebec, and that is, that the losses and expenses, compared to premiums, are too high. If Chief Dorval aided by the city will prove that losses and taxes are less, we venture to predict insurance rates will immediately follow suit.]—EDITOR.

BRITON MEDICAL AND GENERAL LIFE INSURANCE CO.

To the Editor of INSURANCE SOCIETY,

DEAR SIR—As one of the assured in the Briton Medical and General Life Association, now reported failed, I would like to know if the whole deposit in hands of the Dominion Government, some \$103,000, I believe, is available *solely* for the Canadian policy-holders. If so, what constitutes a Canadian policy-holder. Is a party who, insured in Canada and removed say to the U. S., a Canadian policy-holder, or, is it only those who live in the Dominion and pay premiums in it, who are entitled to rank as such. What are the prospects of the estate of the defunct, ought we not to be reassured, and, if so, are the funds in Ottawa available for that purpose, and when? Any information you can give will greatly oblige. Daily and weekly papers never give much reliable data in these cases. Yours truly,

LONDON, 26 Jan., 1886.

68401.

The Briton Medical being a stock company, its deposit in Canada is for the benefit of Canadian policy-holders alone. As we have stated elsewhere the company has, in addition to its deposit of \$103,000, loans on its Canadian policies of about \$25,000, thus making \$128,000 to \$130,000 available assets in this country. As we go to press, however, we learn that the estimated reserves on Canadian policies are \$300,000, in which case the assets in Canada would