

and audacity that are handmaids of knavery, find a more congenial sphere in it than in almost any other medium of villainy. It affords a better opportunity to get money dishonestly with comparative safety than any other field of rascality. Its schemes are plausible. Its appeals go direct to the noblest sentiments which actuate men, and it catches its victims as easily as a stick coated with tar picks up goose feathers. It is more respectable than the clairvoyance or card-reading business. But the class of men, unfortunately, engaged in it are of the same class as in the latter, possessing perhaps a slightly higher grade of shrewdness and ability. They are a delusion and a snare, however, in the one as in the other.—*Insurance News*.

**Curiosities in Fire Claims.**—The claims upon insurance companies are also often very singular and diabolically fantastic. We may have heard of the butcher who lost his bull-dog, suffocating with smoke during a partial damage to his stock, who made a claim for the animal as stock in trade, raw, wrought, and in process; of the lady who claimed her false teeth and cork leg under the head of wearing apparel, and of Sis who claimed the loss of a canary bird under the head of musical instruments. And as a fact we knew of a minister who had his goods stored under a regular warehouse form, who made a claim for eleven barrels of old sermons, under the clause "goods sold, both delivered and undelivered." The adjuster, however, was up to the case, as most of them are up to snuff, and disputed the claim on the ground that the congregation was sold and not the goods! But what a moral hazard was here!—*Mr. Bennett, jun.*

**A Case in point.**—A gentleman who held a good position in New York City died recently, leaving a wife and three children, for whom he had, as he thought, made provision by insurance to the extent of \$15,000 in three Assessment Societies. On these three policies the widow realized less than \$5,000 in all. The amount paid by each of these swindling concerns being accompanied by the statement that such sum was all that was realized by the assessment made in her behalf. In a letter which the editors of the N. Y. *Spectator* have seen, this poor lady says:—"God help the poor widow who is left to the mercy of swindlers like these. My poor husband thought he was providing for me and our children; he paid all the assessments promptly and thought the insurance was secure, but instead we are left to poverty and want, and our children must go without the education he was so anxious for them to have. Why does the law permit such swindlers to continue deceiving the people?" What an unenviable position the promoters and endorsers of assessment frauds occupy! They have been and ever will be short-lived, every one of them, and what a curse they are to many a widow and orphan.

**Classification in fire insurance.**—Our Montreal contemporary, INSURANCE SOCIETY, goes into a big and good work in its enlightened efforts to make way, or strive towards the way, for a classification of fire insurance risks which shall accord with the occurrence of fire outbreaks and resulting conflagrations in different orders of combustible values. Classification is what is needed; classification is the great imperative demand, worth more than all the fire-preventive implements and measures, all rewards for detection of incendiaries, all underwriters' associations, and all "fire-proofing," put together. We have had divisions of risks in plentifulness accumulating from the old days when all personal property was either a Common or a Hazardous Risk, but we have never yet had a classification. In the United States there appears to be about 300 different degrees in the fire liability, ranging from a fire cost of 2 @ 4 cents per \$100 of value per annum, to \$10 @ \$12. What a delightful mix

there has been, and is, in writing 10 cents and 20 cents of fire cost at 50 cents premium, 60 cents and 75 cents of fire cost at \$1 premium, and \$5 of fire cost at \$3 and \$5 premium.—*Am. Exchange and Review*.

## OBITUARY RECORD.

**Henry Jack.**—Died at St. John, N.B., on 28th ult., Henry Jack, Esq., agent for the "North British and Mercantile" and "Scottish Union and National" Insurance Companies. Mr. Jack was appointed general agent of the North British and Mercantile Insurance Company for the Province of New Brunswick in May, 1865, and was very successful in building up a large and first-class business for that Company. His courteous and pleasant manners, combined with a character for sterling integrity, made him generally esteemed, as was evinced by the very large attendance at the funeral.

A special meeting of the New Brunswick Board of Fire Underwriters, of which Mr. Jack was the senior member, was held on the 29th ult., when the following resolutions were passed unanimously:

*Resolved*—"That this Board having heard with deep regret the demise of Henry Jack, Esquire, late agent "North British and Mercantile" and "Scottish Union and National" Insurance Companies, desire to express the sense of loss they have sustained by the removal from among them of one who has been a faithful and consistent member of the Board for nearly twenty years;" further,

*Resolved*—"That the members of this Board be requested to attend, in a body, the late Mr. Jack's funeral; and that a copy of these resolutions be sent to the family of the deceased."

**John R. Mitchell.**—With regret we have to record the death of Mr. John R. Mitchell, of the firm of Wickens & Mitchell, Toronto, general agents for Ontario of the Commercial Union Assurance Company, who died after a short illness, at his residence, on Tuesday, the 18th inst.:—Deceased was a son of Robert Mitchell, Esq., of Quebec, and a son-in-law of Geo. Gooderham, of the well known firm of Gooderham & Worts, Toronto. Mr. Mitchell was a widower, and leaves one child, a son we believe. Although feeling unwell Mr. Mitchell was able to visit his office so late as nine days previous to his death. A man of only thirty-one years of age, and apparently enjoying the best of health, the announcement of his untimely death was a shock and surprise to many of his friends who had not even heard of his sickness.

On learning the sad news the Secretary of the Toronto Board and Canadian Fire Underwriters Association was desired to call a meeting, at which it was resolved that members of both Boards should attend the funeral in a body, and contribute a floral wreath as a last kindly tribute to the memory of their deceased associate and friend.

The funeral took place at 3 p.m. on Friday, the 21st, and was largely attended by the representatives of all insurance companies and numerous friends and relatives. The remains were deposited in the large vault in St. James Cemetery belonging to the Gooderham and Worts families.

Mr. Mitchell's career in the insurance world must be considered as successful for one of his years, and his prospects were of the brightest. He will be long missed from his accustomed seat at the Toronto Board, and from amongst a large circle of friends in and out of Toronto.