

PUT ON MORE CARS.

Montreal, January 30th, 1899.

Editor THE CHRONICLE:—

How's Montreal Street Railway? I don't want a tip. I know that a very cheerful response could be made by those who only regard "Montreal Street" as the desirable stock of a company whose earnings increase by leaps and bounds, and whose stock is approaching the 300 mark. But if the above question happened to be asked of a poor passenger on a Montreal Street Railway car between the hours of 6 and 7 p.m., the reply might excusably take the shape of a simple sentence of invective strong enough to shock and surprise an estimable superintendent; pointed enough to elevate the eyebrows of the directors of this prosperous company; and calculated to drive home the fact that their management is marred by "circumstances of peculiar atrocity." Surely this highly favoured corporation knows that the mere *waiting for a car* is a simple detail in the daily current of the lives of the patrons of the Montreal Street Railway. I do not complain of waiting only. Listen to my tale of woe.

It is a safe deduction in a Montreal Street Railway passenger's philosophy that, if he obtains foothold on the rear platform of the first car going homeward, he is fortunate; if he secures a strap, he is to be envied; and, if he obtains even temporary possession of an uncertain seat, he is indeed blessed. Perhaps, one who is seasoned to the hardships of a mid-winter voyage from St. James Street to Poverty Flat may be able to diurnally face same with a light step and a cheerful heart; but I am growing old, and I refuse to subscribe to the belief that there is any excuse for a company, the stock of which is veering around 300, exposing a deck passenger to the risk of being thrown overboard by the yawing and pitching of a car (a Noah's Ark in point of age), or compelling the "spooned out" occupants of the cabin to endure crushed corns, loss of buttons and temper, and the manifold discomforts and rough usage at present incidental to a homeward bound voyage on the M. S. R. R. If the service during the hours mentioned is not improved, the sooner public opinion comes to the rescue the better it will be for all concerned. Lest any of the directors would like to take a ride with me on the first stormy night, I enclose my card and address.

A STEERAGE PASSENGER.

TORONTO LETTER.

The Approaching Annual Meeting of Toronto Board.
—Notes on the Agenda.—A Reference Library.
—Observations on Experiments.—Toronto vs. Montreal.—The Selling of Insured's Stock.—Companies Often Save in this Way.

Dear Editor:—Once more the rolling year brings to us the Anniversary of the Toronto Board of Fire Underwriters, and the Agenda has been distributed to the members in due season, with the announcement calling the General Meeting for Tuesday, the 7th of February next; assembly to be at the Board Room, in the Board of Trade Building. Some fifteen items appear on the paper for the consideration of the meeting. The subject matters as usual are varied, not to say particolored, and some questions are

brought forward for the second time, having been shelved before. One such item is the reconsideration of rates, and classification of private dwellings in Toronto. I conclude it is proposed to reduce rates on these, if the meeting approves, but this is by no means certain. It is well to remember in this connection that policy-holders of the 3 year class are not clamouring for reduction of premium, as the price they now pay for the term compared with any possible reduction is not likely to be very striking. If the mind of the Underwriters turns towards reducing rates, there is a field for its exercise in Mercantile rates, whose reduction would meet the expectation, long disappointed, of many a merchant and manufacturer who would willingly have his dwelling house insurance left at old figures could he only get the insurance tax on his business lightened. One other item claims notice. It will be proposed to lay the foundation of an insurance Reference Library for the exclusive use of members. This will be a move in the right direction. It is to be hoped that a good and well qualified committee will be formed to take this matter in hand, and make judicious selection of works, treating on the profession and practice of Fire Insurance. Other works of a kindred nature, tending to the education and uplifting of the Fire Insurance Agent as we know him, should find a place in such a library. It is certain that, once instituted, from time to time generous donors would send books and pamphlets of suitable kind, and so the Library would grow.

It is expected that a large attendance of the Montreal Managers of Cos. will show up at the approaching session. They like to come, so their duty and inclination travel in the same sleeper. A friend of mine who professes to watch closely, being an observant man, the trend of events insurance wise, says he notes that experiments in domestic legislation, and ethical novelties of one kind or another usually make their *debut* in Toronto. The Montreal Board Room, for some unknown reason (perhaps lack of scenery), does not seem to be a proper or likely theatre for experiments. The Stamping System, for instance, found its earliest Canadian domicile in Toronto. Warmly advocated and supported by the Chiefs in Montreal, as an excellent and good thing for the Toronto climate, I have yet to learn that the stamp has been adopted in Montreal as a rate checker of all but supernatural virtue and power. Then, again, I am not aware that the affidavit, as a crook-finder, has ever once been used in that city. Its powers, too, are great, and recommended as a last resort, in certain cases of idiosyncrasy, where it often works marvels. It is, as I have said, usable in cases of last resort. After the Affidavit, the Deluge. Of course, it would only be graceful to suggest that the need for these moral engines does not exist in your bracing climate, or at least only to a small extent, but human nature is much the same everywhere.

I note the Underwriters have taken over and advertise for sale the stock of Messrs. McIntyre, Son & Co., damaged by the late fire in your city. I expect they will find they have acted wisely in so doing. We have had two or three cases of this kind here, which, though small in extent, have gone to prove that in certain circumstances it pays companies well to take over such stocks and dispose of them for general benefit. It is, of course, a much cleaner and easier job just to make the best terms possible, and hand over a cheque, but experience goes to show that often treatment in the way of selling the goods for the companies amply repays for the trouble taken. Then