

duce the expenses of the Company; indeed, so great was my anxiety to do this, and my endeavor to set an example to others who seemed so selfish and greedy in their own interests, that I remitted my salary altogether during the past year, and worked without remuneration of any kind.

While writing this, my attention has been directed to an item in "The Daily Star" of this date, in which I notice the following:—

"We have been informed that Mr. Goff's assertion, that he was refused information necessary for his defence, is not exact. Owing to his having taken away two books, which he has not returned, and obtained a number of promissory notes from the book-keeper, under the pretext of collecting their amounts, and then refusing to give them up or account for the money, he was told by the Secretary he could not take away any more books or documents out of the office. This, however, will not preclude him from getting access to the books in the office under proper supervision."

I do not know who gave this information to "The Star," nor do I care, as the statement is a *deliberate falsehood*. I met Mr. Campbell, the Secretary of the Company, on the 17th instant, and told him I would call at the office that afternoon, and wanted access to the minute-book and other books of the Company, in order to answer the charges made against me in Mr. Ross's Report; and was told by him that his instructions would not permit of his granting my request, and that I could only have the *privilege* by a resolution of the Board of Directors. He added that he did not know when they would meet again.

I have not taken away from the Company's office any book or books belonging to the Company. When I was taking my private books and papers from the Company's office, Mr. Ross requested me to lend him two memorandum-books, my own property; and I promised to do so. Mr. Ross has not kept faith with me, according to his promise to give me an opportunity of explaining the accounts; but I have not yet refused to *lend* him the books that he desired. I submit, now, whether, under the circumstances, I am in any way bound to extend such a courtesy to him.

In regard to the notes: A few days after my resignation as Manager, and while I was still in the office assisting the management, I took premium-notes to the extent of nine hundred dollars, which I believed I could collect; and, as is customary with this Company, whenever a note leaves the office for any purpose whatever, the notes were charged to my account. At the time, the Company were borrowing money from me, and owed me several thousand dollars, *borrowed only for a few days*, not a dollar of which has been returned to me. I therefore refused to return the notes. If there is a stockholder in the Canada Agricultural Insurance Company who says I am wrong, I should like to hear from him.

Very respectfully,

EDWARD H. GOFF.

MONTREAL, 20th December, 1877.

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[From the "MONETARY TIMES," TORONTO, Dec. 28, 1877.]

"FREEZING OUT" POLICY-HOLDERS.

The position taken by the Directors of the Canada Agricultural Insurance Company since its failure is not by any means creditable to these gentlemen. They, by their silence, intimate to their policy-holders in effect this: If you desire to protect yourselves in other Companies, you should send in your policies to be cancelled; otherwise, in the event of loss, your position would not be a pleasant one. But should you continue to