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Life and Fire Business Differences.

A conflagration seems to point out and emphasize the vital differences between life and fire insurance. For life assurance business to secure as much notice in the

press as fire insurance does, now and again, by a conflagration, there would have to occur a sudden outbreak of some fatal disease that carried off victims wholesale in a few hours, like the plague of olden days. From that danger life companies are protected by modern sanitation. On the other hand the risks of life companies are certain to become claims, sooner or later, whereas a fire risk may remain immune in perpetuity. In a life policy there is no restoration, no rebuilding, no co-insurance clause. When the mortal coil is shuffled off, when the bourne is reached from which station no traveller holds a return ticket, there is no work for the adjuster, there is no salvage, the loss is total. Life men need not be jealous of the fire business taking "the front of the stage," for what would thrust life business into an equally prominent place before the world's footlights, would be a calamity the horrors and the losses of which would make those of a conflagration appear to be a mere bagatelle.

Toronto.

On the 6th inst. Toronto completed its seventy years as an incorporated city.

When its first charter was granted, 1834, the population was 9,234, to-day it is about 245,000. The city's revenue then was \$20,995; it is now over four millions. The impetus of the first great start made by Toronto was given by the Grand Trunk Railway, though, so little were its possibilities appreciated that great objections were made by some to the line itself, and by many to what the engineers considered to be the location of the line most likely to serve the best interests of the road, the city and the district. Their judgment was confirmed by experience, as it was in the case of one leading English railway that was diverted from its

most natural course by local opposition which led, in after years, to extensions that wasted an enormous amount of capital. Toronto has suffered heavily from over sanguine ideas as to its future development. They were, however, only premature, as all that was anticipated has been realized by the growth of the city.

A New York Fire, 150 Years Ago.

The "New York Gazette" of 5th Nov., 1750, has the following which is quoted by the "Commercial Bulletin" of that city. It is remarkable to find in this old paper the same

suggestion as was recently made to establish an independent water service, the supply to be drawn from a river or arm of the sea, and a pump or pumps established to obtain water for fire protection only:

Nov. 5, 1750.

Number 407.

New York Gazette revived in the Weekly Post-Boy With the freshest advices foreign and domestic.

New York, Nov. 5, 1750.

"Last Tuesday Evening, being the Anniversary of his Majesty's Birthday; it is supposed from some Squibs thrown by the Boys. A House took Fire at the Corner of Pearl Street near the White Hall Slip, and the Roof was in a light Blaze before it was observed; but by good Providence, it being very calm, and nigh the River, it was prevented from spreading any farther, and extinguished with little more damage, than what was done to the House it began in.

"As no doubt you'll advertise the Readers of your weekly Paper of the late Fire in the South Ward of this City; please to add these few Hints for our future Safety. It is well known that the Fires in this Town of late, as that in Duke Street, the School House and This, happened to be situate within Reach of the Rivers; by which Means, the Engines could be supplied without great Difficulty; and thus to our happy Deliverance, as those raging Fires were extinguished, I propose that a Drain or Brick Channel may be carried up at Low Water from under the Long Bridge, in Broad Street, that, at three or four convenient Places opposite to Thwart Street a large pump or two be filled in such Drain or Channel to serve in case of Fires in those Streets or Neighborhood, that the Drain end in a large Well or Basin, near City Hall having three or four Pumps to serve in the Neighborhood about the public Building; and perhaps an expedient may be found to convey the Water issuing out of this inexhaustible Fountain, by some Means or other Parts of the City remote from the Water Side."