

- 53 Land fire engine stations.
- 11 Moveable land stations.
- 121 Fire escape stations.
- 4 Floating stations.
- 3 Large land steam fire engines.
- 35 Small land steam fire engines.
- 78 Six-inch manual fire engines.
- 37 Under six inch manual fire engines.
- 137 Fire escapes and long scaling ladders.
- 3 Floating steam fire engines.
- 2 Steam tugs.
- 4 Barges.
- 29 Hose carts.
- 15 Vans.
- 2 Trollies.
- 53 Telegraph lines.
- 7 Telephone lines.
- 7 Fire alarm circuits, with 44 call points.
- 536 Firemen, including chief officer, second officer, superintendents, and all ranks.

That this Brigade have some work to do you may gather from the fact that they answered 2376 alarms during 1881, and while 1991 of these proved to be actual fires (excluding false alarms and chimneys on fire), 167 resulted in serious fires and 1824 in slight damage. The *Times* truly says it is due to the Brigade to admit that not only all the 1824 slight fires but even the chimney fires might have all proved serious but for the intervention of the Brigade.

107 cases are cited where lives were endangered, and gives the following names of men and the actual number of lives they saved: F. C. Tiplady, 2; Chas. Tennuci and S. J. Beale, 3 between them; S. J. Pipe, 1; Alfred Wylde, 2; D. J. Rice, 2; Thos. Lynch, 2, and John Jackson, 5. Not a bad record for one year.

Yours, etc.,
BRITON.

CORRESPONDENCE.

N.B. We do not hold ourselves responsible for the statements of correspondents.

ST. HYACINTHE, QUE., 1st February, 1882.

To the Editor of INSURANCE SOCIETY, Montreal.
DEAR SIR,—Thanks for reply in your January number to my inquiry of 17th ult., re "Metropolitan Mutual Benefit Society of Montreal." Referring to legal decisions therein cited, I do not wonder at Beauregard being condemned,—such a plea!

You say "the Secretary assures us that it is a part of the contract," &c., pray, where is that clause to be found? It must be pinned up on the back of their office door, for it certainly does not appear in either their Constitution and By-laws or application form, nor yet does it appear even in the certificate of membership. On page 3 of a copy of their Constitution, now before me, it reads: "All the rights, privileges and benefits arising out of membership in the Society shall positively terminate and cease for any member who, for a period of two months from the date of the first notice of any one 'call to pay,' has refused or neglected to pay, &c." Again, in so many words, is this clause repeated on page 6 of same copy; now then, if a party "shall positively terminate and cease" to be a member, how can he thereafter be legally called upon to pay subsequent assessments? I believe suits are threatened in order to intimidate the weak victims, and in many instances the dodge proves successful. But in no case can I learn that a suit has been proceeded with where a determination to plead was shown by a member. I can produce a case where they threatened to sue a member for about \$40 arrears. Rather than go to Court, he called at the Head Office, hoping to settle cheaper—and he did, for, after "jewling" them down to an offer to accept \$5 in full payment, he told them they could go to "Old Harry," and that he would not pay one cent. From that day he has evidently terminated and ceased to be a member, for he has heard nothing from them since. After so much has been said in the newspapers, &c., during the past year about "Grave Yard" and "Death Rattle" Insurance, it seems to me a disgrace to any community to permit them an existence. After

all, their existence in our midst cannot so much be wondered at, when they succeed in borrowing the names of such highly respectable and prominent gentlemen for Presidents and Directors as those of the "Provident Mutual Association of Montreal." Surely these gentlemen cannot understand the utter falsity of this system of Life Insurance shams.

Fearing I have already trespassed too much on valuable space,
I am, &c.,

JUSTICE.

To the Editor of INSURANCE SOCIETY.

Newmarket, February 1st, 1882.

DEAR SIR,—Your favor requesting my subscription for INSURANCE SOCIETY came to hand, and, in reply, allow me to say, that after an experience of about twenty years as a canvassing fire insurance agent, I am seriously beginning to think that the greener the agent the better he is likely to succeed, and where ignorance is bliss it would be the worst kind of folly to be wise. Of what advantage is it to me that I know a good risk from a poor one, or at what rate it should be taken at?—the Companies will tolerate in a green agent what they would never think of allowing in me: if I take a poor risk, or one at less than adequate rates I am liable to be told, my experience should have taught me better,—yet I am expected to get business, and at remunerative rates, surrounded on all sides by men who know nothing of rates or of what constitutes a good risk or an inferior one,—and here allow me to give you a sample.

I was requested to take a risk on a cottage, and according to my usual practice I called to inspect the premises; failing to find the chimneys or any trace of them in the room, I asked if the chimneys came down to the floor; the answer came, no,—the stovepipe extended up into the garret and turned into the chimney, out of sight. Of course I declined the risk. In a few days, however, the risk was taken by another agent, who pronounced it a splendid risk, and would always be glad to get as good; he of course got the risk, the inference being drawn against me that I was unnecessarily particular or above my business. While I am willing to admit the advantage of your valuable paper, I cannot but think that where every third man in the community is an insurance agent, broker, or is in some way or other interested in influencing risks, there is little use aiming at being wise, where ignorance affords so much bliss.

THOMAS ATKINSON.

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