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R. WILSON-SMITH,
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Life Underwriters Association.

A Life Underwriters Association has been formed at Winnipeg to protect the interests of the western companies of Canada. At the organization meeting thirty-three companies were represented.

The Gold Standard in Mexico.

The adoption of the gold standard by Mexico is according to President Diaz, making satisfactory progress, and the

change is being effected with little loss or inconvenience to the people.

Population of Western Canada.

The census now being taken in the west, shews that Canada to-day has a population of over a million, west of Lake Superior.

The centre of population and consequently, of political power in the Dominion, is moving rapidly westward. There is consolation for the older Provinces of Canada in the reflection that the west cannot develop without contributing to the substantial wealth and prosperity of the east.

Mutual Fire Insurance.

The manufacturers have decided to go into the mutual fire insurance business upon an extensive scale and two companies are being organized for that purpose, one in Montreal and one in Toronto. Mutual insurance is by no means a novelty and it may be well to remember that history sometimes repeats itself. There are many phases to be considered in connection with this question. Such as that of management, sufficient number of risks, extra hazard of manufacturers' risks, banking credits necessary in connection with all industrial enterprises, and many others. Let the risks be improved as much as possible and competition will regulate the rates.

An Earthquake Year.

This year will be a notable one for earthquakes and volcanic eruptions. Reports of these disturbances have come from many widely separated districts, probably from most of the places in which the earth's crust is generally assumed to be thin. The approximate coincidence of these events goes far to strengthen the theory that earthquakes are caused by the general shrinkage of the earth due to the cooling of our planet.

The City and the Bank of Montreal.

The dispute between the city and the Bank of Montreal, in connection with the Hamel forgery case has been amicably settled by means of a fair compromise. The city loses \$2,500 and the bank assumes the balance of the loss, the total amount of which including expenses was \$9,720. This is better than wasting more money in expensive, and, after all, uncertain litigation.

The Canadian Manufacturers.

The Canadian Manufacturers' Association is meeting this year in Winnipeg. It was a happy thought for the manufacturers to meet in Manitoba, because Eastern Canada and Western Canada have not always seen eye to eye on the tariff question, the main object of interest to the association. One result may be that both sides will discover that their respective interests are not necessarily so divergent as is assumed by the politicians.

The Lighting Question.

The gas and electric light problem seems to be about in the same position that it was in a year or more ago. There is no reason why it cannot be settled, except it be found in the want of an earnest desire on the part of those concerned to settle it. We have from time to time suggested a possible solution. The city should get some return for the granting of valuable franchises, under some mutually advantageous arrangement.