

# The Chronicle

Insurance & Finance.

ESTABLISHED JANUARY, 1881.

PUBLISHED EVERY FRIDAY.

VOL. XVIII. No. 33.

MONTREAL, FRIDAY, AUGUST 19, 1898.

SINGLE COPY - - .10  
ANNUAL SUBSCRIPTION - \$2.00

## New Risks.

The ever-increasing desire of pleasure-seekers for realistic displays at the theatre, fair, circus, or exhibition is found to be adding another danger to daily life, and forms a new risk for the consideration of those engaged in the business of life and accident insurance. One of the features of the Earl's Court Exhibition in London has been a sham sea-fight, involving the destruction of mimic ironclads. In the pursuit of realism, stageland has proved a fine field for the enterprising caterer to the sensation-loving public, and it is not surprising to learn that old theatre-goers who have seen real water substituted for the green baize sea of our childhood have hitherto evinced but little surprise or consternation when the toy fleet of battle-ships and armoured cruisers at Earl's Court were enveloped in smoke-clouds split with red tongues of flame, when the crackling of the quick firing guns and the dull booming of heavier cannon delighted the senses of large audiences excitedly gazing at the representation of modern naval warfare. However, it now appears that this realistic mimicry of beautiful has necessitated the use of explosives so dangerous that a small fire in the neighbourhood of the Exhibition magazine caused an explosion of sufficient violence to kill two men and wreck the building. If the demand of the age for something realistic and awe-inspiring continues to add to the dangers by which we are all unconsciously surrounded, a quiet, peace-loving man will be in less peril on the sea in a modern ironclad than in gazing at its lilliputian representation in a sham battle at an exhibition.

Under any circumstances, we may reasonably expect insurance men to ask the applicant for insurance if he has a fondness for realism in his amusement.

An event denotes that which arises from a preceding state of things. Hence, we speak of tracing the progress of events.

An event never stands insulated, but marks an effect or result, and it is quite distinct from an occurrence, which has no reference to any antecedents, but simply

marks that which meets us in our progress through life. The following curious train of circumstances, occurrences or incidents certainly amounts to an event, and it is not surprising that "The Watchmaker," a paper published in the interests of the British jewellery trade, should publish the particulars of such an event as illustrating liberal treatment by a burglary insurance company of a dealer in watches and wedding rings.

It seems that the jeweller in question was a bachelor, and, to enliven his leisure hours, his sweetheart used to visit him at the shop, over which, we may reasonably infer from what followed, he resided in single blessedness.

One evening, the jeweller's inamorata remained rather late, and he gallantly started from the shop to see her safe in the omnibus. The fond and foolish lover did not fasten the shop door, because the bus passed quite handy to his place. Then incident succeeded incident with marvellous rapidity and the misery-laden consequences created the crowning event. The last bus had gone. Careless or forgetful of the unbolted shop door, the fearful but loving couple hastened to catch the last train and thus save an imperilled reputation. But, alas and alack, when he got back, burglars had made off with his stock in a sack. Although there is no whisper of a suspicion of collusion on the part of the burglars, the girl, and a watch-dog (the latter not hitherto mentioned), it is remarkable that there should be one more unfortunate incident in connection with this event. The dog that usually slept in the shop, its sole remaining protectress, gave birth to a litter of pups that night, and had to be confined in the kitchen.

That the burglary insurance company interested in this extraordinary event paid the claim of the sorely afflicted watchmaker in full completely disposes of the charge that a corporation has no soul, and we are only sorry that The Jeweller does not furnish the name of the managers of this Burglary Insurance office, so that all insurance offices in Great Britain and her colonies may redound with praises of their official sympathy with a tale of love and loss, of burglary and bull-dogs.

A Soulful Corporation