

The Chronicle

Insurance & Finance.

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Proprietor.

ESTABLISHED JANUARY, 1881
PUBLISHED EVERY FRIDAY

JOHN T. P. KNIGHT,
Editor.

VOL. XVIII. No. 39.

MONTREAL, FRIDAY, SEPTEMBER 30, 1898.

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

Civic Affairs.

In an article published last week, upon Montreal's Financial Position, appeared the following:—

"At the beginning of each year the City Council is required to appropriate the amounts estimated to be wanted for the various civic services during the year, the aggregate amount of the appropriations not to exceed the amount of the previous year's revenue."

Instead of "the previous year," the sentence in question should have read "the year preceding the previous year's revenue." We make this correction, as we are desirous that citizens of Montreal should thoroughly understand what regulates the expenditure of the city, the amount of said expenditure being limited by law to the amount of taxation collected in the year preceding the previous year, plus any balance from the year preceding the said previous year. To illustrate—the appropriations for 1899 will be made in Dec. next, when the revenue and balance, if any at credit of the year (1897), will be the amount appropriated for expenditure by the different civic departments during 1899.

Elsewhere, we publish an article on Greater Montreal, to which we earnestly call the serious attention of every good citizen who feels interested in the growth and development of our city.

See dying vegetables life sustain,
See life dissolving vegetate again.
—Pope.

Vegetable versus Animal.

A large number of people in beef-eating Britain regard vegetables as good for culinary purposes and as desirable for the dinner table of man. But any one who holds that the contents of the kitchen garden constitute the only proper food for man, and who lives solely upon vegetables, is evidently still subjected to ridicule in merry England. That there is nutriment in plants no one will dispute; but we doubt if insurance statistics can be produced to show that a vegetarian excels his meat-eating brother in mental or bodily strength, and, like the *Insurance Post*, we decline to remodel our

bill of fare unless compelled by cruel circumstance or convinced by figures that vegetarianism "pays." The excellent paper above mentioned says:—

It is to be regretted that the Vegetarian Federal Union, which has been very much *en evidence* in London during the past week, is not better equipped with facts and figures in support of the practical value of its *regime*.—Even admitting that sentiment is largely on the side of a diet of fruits and vegetables, the habits of centuries and the inherent appetite for meat foods are not to be overcome by mere poetic considerations. The collection of gloves and boots that forms part of the Exhibition of Vegetarian Manufactures now on view in the Memorial Hall, Farringdon Street, may dispute the axiom that "there's nothing like leather," but the speakers of the sitting of the Congress have, to our mind, failed to prove that either the health, the strength, the courage or the enterprise of the country could be maintained without the aid of beef or mutton. We are all keen to learn which is "the best of all ways to lengthen our days," and, as a life assurance organ, these columns would gladly give publicity to any scheme of living tending to longevity. If vegetarianism is ever to become popular, it must be shown to "pay," using that word in its widest sense.

**State Insurance
Advocated.** A special message from St. Paul (on the 24th inst.), to the New York

Journal of Commerce, states there is talk of the State of Minnesota carrying its own fire risks, and adds:—The State receives from insurance fees and taxes about \$175,000 every year, and it has been suggested that this revenue be set aside as a reserve fund, with an additional appropriation by the Legislature of \$100,000. In case the plan is adopted by the Legislature, the Governor, Auditor, Treasurer and Insurance Commissioner would constitute a board of insurance inspectors, who would issue policies to the State as trustees of the fund. An additional officer would be appointed, with special duties as building inspector, to visit all the State institutions and see that additional safeguards were adopted. It is proposed to put the scheme in operation at the close of the next fiscal year.