

THE LIQUOR TRAFFIC AND FIRE INSURANCE.

The statistics of fire insurance show that a large proportion of fires are caused by intemperance. The intemperate are invariably careless, and without any evil intention on the part of the incendiary, many fires are occasioned by persons when under the influence of strong drink. Not only is this the case, but so convinced are Fire Insurance Companies by the stern logic of experience, as to the connection between the liquor traffic and fires, that property in any way connected with it is charged a higher rate of insurance than property used for ordinary commercial purposes. Hotels have been a prolific source of loss to insurance companies, although were it not for the liquors sold in them they would not be more hazardous, as fire risks, than ordinary public boarding houses. However respectable a hotel-keeper may be—and hotel-keeping in itself, is a respectable business—however careful he may himself be personally—however strictly he may insist on carefulness on the part of his employees—still there is an element of danger arising from the habits of his customers, that it is impossible for him to control successfully. Hence he is made to pay insurance companies a rate commensurate with this invariable hazard inseparable from his business.

We know not why it is that many Insurance Companies decline to take new insurances or renew old ones on hotel property in places in which the Scott Act comes in force, unless it is the moral hazard involved in the risk—a factor which enters largely into the calculation of companies in accepting or rejecting a fire risk. If this is the reason for declining to insure hotel property, it reflects but little credit on the moral standing of the men engaged in this ruinous business. Property destroyed by fire is an entire loss to the community. Nothing is left. In the same way the money spent in drink is an entire loss, not only to the man who spends his money in this way, but to the whole community. Nothing can be shown to represent the money squandered on liquor, but the evil done to the person who drinks and all connected with him. The liquor traffic is an evil one, from whatever standpoint we look upon it and Fire Insurance Companies as well as the public at large seem at last to be fully awakened to this fact, and determined to rid the country of the terrible curse.

THE TORONTO CIVIC ELECTIONS.

We sincerely hope that the day will come when no man will dare to offer himself as a candidate for Toronto's civic chair, without unhesitatingly avowing his hostility to the liquor traffic, and his determination to do all he can to see to the enforcement of the wise laws that have been enacted for its restriction. At present the people do not demand any such announcement, and candidates carefully avoid in all their actions and speeches anything that might prejudice them in the eyes of either temperance men or liquor-sellers. In the present contest no candidate has been nominated by the temperance party as such, the battle will be fought upon issues with which they are not specially concerned, and we must only hope for a day when we shall be united enough and earnest enough to run our own man, and vote squarely for our principles, whether we can elect their representative or not.

As the matter at present stands, however, there are some important considerations, that, in reference to the rival candidates, impose upon temperance electors an imperative duty in relation to this contest; even though their principles are not directly represented in the fight. The fact cannot be ignored that Mr. Manning is directly interested in drink-manufacturing, is a strong pillar of the anti-temperance cause, that all his influence and example would tend in the wrong direction, and that the liquor traffic generally

supports him and looks upon him as an ally. On the other hand, Mr. Withrow has all his life been a thorough teetotaler, he is a man of probity and experience, he is a warm supporter of the cause of moral reform, and though not posing now as the candidate of a temperance party, his influence and example if he be elected will tend in the right direction.

Toronto was humbled sufficiently when a whiskey seller was made chairman of her public school board, let us not add to our shame by putting a drink-maker in the highest civic office that we control. Every true temperance man should be at the polls on Monday, to do what is clearly his duty by helping to have the brewer where he will be comparatively powerless to either injure our cause or bring upon us any further disgrace.

The question of temperance comes a little more prominently to the front in the aldermanic elections than it does in the mayoralty contest. Many of the candidates have a record in reference to the question of grocers' licenses, that electors ought to bear in mind; and some of those who are not in the present Council, are men whose habits and views are well enough known to enable temperance electors to at once decide upon the question of supporting or opposing them. Taking the candidates all through, it is much to be regretted that there are so few that can be recommended from our special standpoint. Public sentiment is yet far behind what it ought to be in its demand for the right class of civic representatives.

In St. James' Ward the candidate that our temperance elector can consistently ignore is Mr. John McMillan, a P.G.W.P. of the Sons of Temperance, an honest, respected and thorough-going teetotaler and prohibitionist; St. James' Ward would do itself credit by placing him at the head of the poll. In St. Thomas' Ward, Ald. Carlyle and Mr. E. Galley bear a similar reputation, and will no doubt have the support of the advanced moral section of the constituency that they seek to represent. Ald. Jas. Brandon is the man of St. Patrick's Ward candidates, who is known to be sound on the liquor question. He worked well for the temperance cause, and temperance men should stand solidly by him. In St. Paul's Ward, Joseph Gibson is a tried and proved friend of our cause, he ought to get a splendid vote; Ald. Hastings voted in our favor on the grocery question, and deserves our support. St. John's Ward has a good candidate in Jas. A. Proctor, and we earnestly hope to see him elected with Ald. Hunter, who proved friendly to our cause in the Council.

We are sorry to be unable at present to recommend any other candidates, or any candidates in other wards. Our electors sometimes make a mistake by imagining that they are in duty bound to support three candidates in each ward. Temperance men should vote only for those upon whom they can rely; far better combine upon one good man than weaken his chances by voting for others whom we may thus elect by helping them to secure a larger aggregate vote than the man whom we would prefer to see put in.

POLLINGS FIXED.

REMEMBER THE WORKERS IN YOUR PRAYERS.

Kent.....	Jan. 15	Brome.....	Jan. 15
Lanark.....	Jan. 15	Guelph.....	Jan. 22
Lennox and Addington..	Jan. 15	Carleton.....	Jan. 29

1884-5.

Ring out the old, ring in the new,
 Ring out the false, ring in the true,
 Ring out a slowly dying cause,
 And ancient forms of party strife.
 Ring in a truer, nobler life,
 With sweeter manners, purer laws.

—Tennyson.