

gordian knot, and sped to Detroit to place the whole line "across the lines." Moral suasion, and, possibly, a feeling of better safety in legal methods, has induced him to recall a portion of the insurance, and to place it in the hands of properly authorized companies.

The amount was not large, and the nature of the risk in question cannot be termed desirable, but the publicity given to the matter by a circular freely distributed by the manager of the Car Works, added to the natural sympathy of the merchants and proprietors in London, who of course look with disfavor on any increase of premiums, seemed to throw discredit on the newly formed Board, as being simply an organization formed to exact exorbitant rates by combination.

We are glad that the underwriters of London have overcome the difficulty, and trust that by faithful confidence in each other, and by civil explanations to insurers who meet them with grievances, imaginary or real, they may show their fellow citizens that their Association is of benefit to the community generally as a combination against attempted frauds, which invariably bring suffering to innocent neighbors as well as to confiding insurance companies.

As statistics have amply proved that of late years Fire Insurance business has been of serious loss to the companies, the public will acquiesce in a just and equitable rating, even should such be a trifle above past payments, if the causes and facts are explained to them in a courteous manner.

We have seen a much aggrieved and loudly complaining man pacified in five minutes by judicious exhibition of his risk on an insurance Block Plan, the various adjacent hazards being pointed out to him, and the additional danger of each being explained. He well knew of all these, and in fact they mainly caused him to insure, as he himself "would never burn;" and as soon as he saw that the Insurance Agent was equally well informed, he calmed down, smilingly paid the increased premium and went away happy. The agent was also happy with increased commission, and the widows and orphans who hold insurance stock had an extra chance of getting a dividend at an early date, and the axiom of "live and let live" had a threefold application.

**A visit to this country** by Captain Eyre M. Shaw, C. B., Chief of the London Fire Brigade, is for the special purpose of attending the National Convention of Chief Engineers at Cincinnati, and also to visit the principal cities of the United States and Canada to examine the appliances in use at the various cities. While in Quebec on August 29th an inspection of the Fire Brigade was held, and Captain Shaw addressed the assembled Brigade. In another column we publish his speech as reported in the *Quebec Chronicle*, the remarks and suggestions being of practical importance to all underwriters and firemen.

Captain Shaw is described as a tall man of commanding presence, straight as an arrow, with moustache and imperial slightly tinged. He was born in Cork in 1828, and thus is another of those Irishmen whom England delights to honor. He was destined for the ministry by his father, and with that end in view was sent to Trinity College, Dublin, but before the end of his collegiate term he obtained a commission in North Cork Rifles. His signal ability in organizing marked him as a successor to James Braidwood, Chief of the Belfast Fire Department, who was killed at a fire in Tooley street. Captain Shaw was afterward called to the chief office in the London Fire Department. His office in London is filled with maps and plans, and every nook and corner of the great city is known to him. To his fame as a fireman he added that of an author, having written several works, th

chief of which are "A Complete Manual of Fire Protection," and "Fire in Theatres." His eldest son is a Lieutenant in the Royal Navy. This is the Chief's second visit to America, having made a tour of the principal cities of the United States in 1868-69.

The *London Review* thus speaks of him:—Captain Shaw has not a particularly gracious manner, and is generally more or less at issue with the fire insurance companies, but there can be no doubt as to his intense zeal in the matter of extinction of fires. It is also perfectly certain that his wishes as to providing London with an efficient system for the putting out of fires have been persistently ignored by the Fire Brigade Committee of the Metropolitan Board of Works. Whether from conviction, or from what the Americans may call pure "cussedness," Captain Shaw would appear to believe that no possible improvement can be made on the English system as it stands, or would seem, at least, to listen with polite incredulity to suggestions as to how and where the American system is better in a great many respects. Possibly Captain Shaw may not be at liberty to express his own opinions, and may be inwardly cursing his official superiors the while he is listening to elaborate arguments as to what they ought to do but fail to accomplish. The position of an official is always very difficult, and that of Captain Shaw is peculiarly so. Whilst reckoning up his position here on both sides, we are, nevertheless, of opinion, that if zeal and energy, and thorough devotedness to his work, can ensure success, Captain Shaw deserves it. We hope that his brethren in Cincinnati will appreciate this, and furnish him with such conclusive evidence in the various points on which he seeks information as will enable him to triumph over the dead level of stupidity which at present prevails amongst his official superiors in London.

In this Dominion, both in Quebec and in Montreal, Capt. Shaw has freely expressed his opinions on the merits and demerits of the various appliances and regulations of the fire departments, and as "words to the wise" from a practical, energetic man, his suggestions should be well considered, and proper action taken to benefit by them.

#### WIVES AND CHILDREN'S POLICY ACT.

(41-42 VICT. CAP. 13, QUEBEC).

The advantages in a mercantile community like ours of having an equitable Act which will protect life policies in favor of wives and children are so generally admitted that it is quite unnecessary for us to speak of them. It is so extremely important, however, that the provisions of any such Act should be just and equitable that a brief examination of the one in the Province of Quebec may be worth while.

This Act was passed in 1878, and its full title is: "An Act to consolidate and amend the law to secure to wives and children the benefit of assurances on the lives of their husbands and parents." Its most important clauses are the 26th and the 12th.

"Policies effected or appropriated for the benefit of a wife or of a wife and child or children, or of a child or children only, shall be exempt from attachment for debts due either by the insured or by the persons benefited, and shall be unassignable by either of such parties; and the insurance money, while in the hands of the company, shall be free from and be unattachable for the debts either of the insured or of the persons benefited, or of any declaration of appropriation, or of any revocation relating to the same. Such exemption shall not apply to any policy or to any share or shares of a policy which may have reverted to and be held by the insured."

"It shall nevertheless be lawful for any party who has effected an insurance for the benefit of a wife, or of a wife and child or children, or of a child or children only, as hereinabove provided, at any time, and from time to time thereafter, to revoke the benefit conferred by such insurance or