

presented by the insuring company, the cry of interested motive being raised at once. That there are hundreds of cases where the company adjuster is perfectly convinced that the fires are of incendiary origin, though not capable of such proof as, furnished by the company, would serve to convict before the average jury, is well known.

It is, we think, becoming more and more obvious that investigation of all fires of uncertain origin, by the authority of the state, must be systematically entered upon before the work of the incendiary can be effectually stayed. Mr. Hine, in his paper read before the Northwestern Fire Underwriters' Association at Chicago recently, no doubt went to the root of this matter in his advocacy of a regular coronor's quest instituted by the public authorities, whatever modification of his specific plan might be desirable in practice. Arson is a *crime* under the statutes, for which none too severe penalties are fixed. It is a distinct crime against society and a menace to its safety, as well as a fraud against insurance capital. Every fire kindled endangers not only the adjacent property of honest and innocent men, but puts human life in peril. How many of the fires in which human life, singly or in scores, has been sacrificed have been kindled by incendiary hands will never be known, but that grim death in its worst form often lurks in his midnight torch is beyond question.

It is as much the duty of the state to hunt down and punish the man who, for personal gain, puts the match to his own property at the peril of the lives and property of his neighbors, as it is to hunt down and punish the footpad who, also for personal gain, puts the pistol to the head of the traveller upon the highway. In motive there is no difference, in result the former may be the greater criminal. The present machinery of the law is obviously inadequate to deal with incendiarism. What is needed is a competent, honest, courageous official in every county or district, empowered to investigate and pronounce upon every fire about the origin of which uncertainty exists, just as the coroner is empowered to inquire into every death from uncertain cause. To be efficient he must be charged exclusively with this duty and no other, and have power to pursue inquiry upon judicial lines fully equal to that of the existing coroner. With such an official in every designated district in Canada and in the United States, incendiarism might soon come to be regarded as a crime, with the terrors of its attendant penalty, instead of a profitable pastime. But how shall such a desirable arrangement be brought about? Just as other needed reforms are brought about—by agitation; by writing about it, and talking about it, and educating the public mind on the subject. It is only necessary, we believe, for the people, including the law-makers, to realize fully the gravity of this unchecked peril in order to apply the remedy. Investigation and reflection by an intelligent public must, in the light of facts, be followed by conviction, and conviction be followed by action. So far as the city of Montreal is concerned, we are glad to say that fire marshals appointed by the city council have done good work, as some recent convictions of incendiaries attest.

THE ASSESSMENT ENDOWMENT CONCERNS.

The following, under date of November 25th, from Insurance Commissioner Merrill of Massachusetts, in reply to a letter of inquiry by a gentleman of this city, is both explicit and emphatic. It is also convincing:—

This Department has no confidence whatever in the ultimate fulfillment of the promises of any of the assessment endowment corporations. Thus far no less than nine of these corporations which have reached the period of payment are in the hands of receivers or assignees or in the toils of the law, ready to go over the abyss, and in these few the certificate-holders have already met with a loss of fully two millions of dollars. They are close corporations, managed and controlled by seven or eight incorporators, and in the management of which the certificate-holders have no right or voice whatever, and nearly every one thus far wrecked has been sold out for a large sum of money by the old officers to a new gang, who have enriched themselves at the expense of the unfortunate victims.

The "Progressive Benefit Order" is another of the Boston assessment endowment concerns, which has come to Canada to try its fortunes. The character of its management is set forth as follows by the *Weekly Underwriter* of New York. Speaking of the concern, that journal says:

"It issues a circular setting forth the riches that will accrue to the individual who puts a small sum monthly into the keeping of the officers; and prints the following as a statement made by Insurance Superintendent Ellerhe, of Missouri, in his last annual report:—

Thus, it will be seen, that on the 1st of January, 1890, thirty-four companies represented \$700,000,000 of money taken from the people over and above what was necessary to pay all death claims, endowments, surrenders, annuities and expenses of all kinds. This is a stupendous amount to be withdrawn from use amongst the people, and no matter how gradual the withdrawing may have been, its baleful effects cannot help being felt with severity by those who have been unnecessarily deprived of it.

"This is, of course," says the *Underwriter*, "an impudent forgery. Actuary Harvey, of the Missouri department, writes to a St. Louis paper, that 'Colonel Ellerhe never dreamed that any one could have the effrontery to garble and misapply his remarks; and much less did he apprehend that any man, however vicious, could attribute to him so bold a falsehood as is uttered in the last eighteen words of the forgery.' It is a disgrace to Massachusetts that Commissioner Merrill is without power to demolish such scoundrelism."

The "Order of Unity," the assessment endowment concern hailing from Massachusetts, of the seven-year variety, whose utterly unrealizable plans we exposed at some length some months since when it first invaded Canada, is still afflicting the Lower Provinces with its presence, having St. John for headquarters. Insurance Commissioner Merrill's official report on the Massachusetts endowment orders on June 30th last shows that the Order of Unity then had, all told, a balance on hand of only \$22,236 in the benefit fund, and the enormous sum of \$11 in the expense fund, although the liabilities assumed under the certificates which it promises to pay were \$2,861,000! If it were possible for the concern to last seven years, and deducting only ten per cent. of the membership of 3,083 for deaths and lapses, it would cost the remaining members \$1,030 each to pay the face of the certificates. Add \$5 a year