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The Garrulity of Goldwin Smith.

Man in his dotage is apt to become garrulous. Error is always talkative, and even so brilliant a critic of current events as Dr. Goldwin Smith, seems to have been unnecessarily and unwisely loquacious when interviewed on the subject of the coming presidential election in the United States. It is indeed a subject for regret that a thoughtful and studious English professor of modern history, whose pen has won for him the respect of scholarly men on both sides of the Atlantic, should be found in his extreme old age encouraging hostility to his native land by a "too great loquacity."

The Little Cause.

What great events from little causes spring. It has been the lot of two women to accidentally occasion sweeping conflagrations. By reason of the action of Mrs. O'Leary, of Chicago, in placing a lamp within kicking distance of her cow, the Windy City was destroyed, and it is now said that the lighting of her stove by a Mrs. Kirouac was the indirect cause of the devastation wrought by fire at Hull and Ottawa. It seems that the blaze created by Mrs. Kirouac—who being about to prepare for dinner, may have fed the stove with a little oil, a common enough practice—set the chimney on fire. With what followed everyone is now familiar.

The Turn of Boston.

Now that managing underwriters have succeeded in securing a readjustment of rates in Philadelphia, New York, Chicago and Cleveland, they are turning their attention to Boston, where, it is claimed, the department stores and many other risks are paying inadequate rates. American fire underwriters are reported as expressing the hope that the Boston Board will, instead of waiting for a demand from the companies, move in the matter voluntarily. But the Bostonese think the rates in their city are high enough, and there is likely to be a merry war of words before the matter is settled.

Safety at the Front.

We cheerfully assist in spreading abroad one of the many droll sayings of "Mr. Dooley." In discussing the subject of safety in war, he says:—"I can see in me min' th' flay whin explosives 'll be so explosive, an' guns 'll shoot so far, that only th' folks that stays home 'll be kilt, an' life insurance agents 'll be advisin' people to go into th' army." Mr. Dooley's remarks leave lots of room for the play of humorous fancy, especially in the way of the suggested transfer of the extra premium for war risks from the fighting generals to their arm-chair critics.

Consolatory.

Although it may not tend to give consolation or comfort to the losers by the late conflagration, it is well we should remember that, up to the time of the fire, the loss ratio in Canada has been low—especially when compared with that of the United States. Some of the prominent Canadian companies claim that during the first four months of this year, until the Ottawa-Hull disaster, only thirty-five per cent. of their premiums had been required for losses.

Sympathetic but Glad.

In our article of last week dealing with the conflagration hazard, we remarked that it is at such a time as the present, when the Ottawa-Hull disaster is on our minds, that wisdom suggests that rates be fixed with reference to that conflagration which may take place in any other city, when and where least looked for. Writing in the same strain, several of the United States insurance journals say that in any plans for the future welfare of American underwriting, the constant existence of the conflagration hazard and the necessity of taking it into account when rate-making, are emphasized by our Ottawa-Hull experience. The "Standard" very frankly confesses that while New York underwriters heartily sympathize with the losers, they are glad that the fire occurred north instead of south of the Canadian border, plaintively adding that they have a plentiful crop of troubles of their own.