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The tramp danger.

THE commission, by a tramp, of the most revolting murder in our annals calls attention to the very grave risks to property involved in the existence of this dangerous class. It is well known to farmers and to occupants of isolated country houses, that these men literally terrorize the female residents of lonely residences—who are often left unprotected in the day time—by threats of violence or of setting the premises afire, unless their demands are satisfied. Having once heard a menace of the latter class, we speak first hand, and can testify to one farm house having, for many years, given tramps friendly hospitality to ward off so terrible a risk. But even then, there exists the grave risk of their setting a barn on fire by smoking in it, as such men are most reckless. On Scotch farms a "tramp shed" is often provided for these wayfarers, in order to keep them from doing mischief. The phrase which occurs in reports of fire losses in rural districts with extraordinary frequency, "cause unknown," might, in very many cases, be changed to, "caused by a tramp." As this class will not work, as they systematically plunder at every opportunity, as they prey upon and are a serious danger and annoyance to hard working people, it is much to be regretted that they are allowed to pursue their unlawful calling without restraint. The law is most clear in regard to these men, they are "vagrants," and, as such, liable to imprisonment for quite a lengthy term. Were the constabulary active, this class could be suppressed, and with their suppression would be a large diminution of crime in rural places, and, we believe, a reduction in the number of farm fires. We note that Mr. Mann of the North British Insurance Co., Glasgow, in an able article on "Farm insurance," puts the causes of farm fires in order of importance as follows: "tramps, incendiarism, children playing with matches, lightning, steam threshers, railway engines."

So, the agricultural community not only has to maintain these itinerants, but has to pay extra premiums because of the fires they originate, and to suffer heavy losses caused by the crimes they commit! If rural constables had done the duty they have sworn to discharge, the Keith tragedy would not have horrified the country. If they were alert, the tramp's occupation would be gone.

Arbitration too costly.

THE result of a recent arbitration case over a fire loss is not encouraging to companies who incline to that method of settling disputes. Messrs. Ross Bros. of Whitby insured a stock of dry goods in the British America for \$6,000, and in the North British & Mercantile, the Commercial Union, and Aetna, each for \$3,000, the goods being valued at \$18,000. The loss occurred in February last, and was attended to by the companies, who sent their appraiser, Mr. Wylie, to investigate. The insured, on advice, refused to sign the customary appraisement bond, insisting on one made in the terms of the statutes. After appraisement the representatives of insured claimed a loss of \$7,000, whilst those of the companies found the loss to be \$2,100. The insurance companies then demanded an arbitration, which extended over 12 days. After the examination of a large number of witnesses on both sides, the sum of \$7,401.08 was awarded the insured, and all costs amounting to \$4,000. This means a fire loss of 50 per cent. of the insurance for a water damage, and 26 per cent. expenses for ascertaining same, or a total of 76 per cent. as a result of arbitration, when the total original claim was only for 49.34 per cent. In view of the above, and bearing in mind the outcome of the Skinner Co. arbitration in Toronto last year, which caused the companies interested to pay from \$10,000 to \$12,000 more than their appraisers found the loss to be, we must conclude that fire insurance arbitrations seem to result in great injustice being done to the Companies.

Wheat Production estimates.

THE actual business represented by sales of the wheat crops is believed to be not a third of that to which it gives rise through speculative transactions. Those operations are based upon the uncertainties of the supply. There is no product regarding the demand for