

Insurance Companies and Fire Brigades.

The London (Eng.) County Council is taking the lead in a movement having for its object the introduction of a bill during the present session of Parliament to make fire insurance companies legally liable for a large contribution towards the cost of maintaining fire brigades. Although all the manifest objections to such a proposal have been duly paraded during the discussion of the subject, it is said that the measure will be vigorously supported by local authorities all over Great Britain.

Why the insurance companies should be expected to pay for the higher efficiency of fire brigades is difficult to comprehend. Surely it is the duty of every municipality to provide proper protection of life and property within its boundaries. Moreover, it is tolerably certain that the passage of the proposed bill will only raise the cost of insurance.

The growing disposition in many communities to bleed corporations for the benefit of individual rate-payers shows a disregard for right, reason and principle. One would certainly think the insurance companies doing business in London are quite sufficiently taxed for the maintenance of the great city's fire brigade, when it is admitted that, of the total cost of said maintenance last year, \$975,000, the companies contributed \$152,740.

Insurance Agents in the Transvaal.

Anything said or written about the Transvaal is exceedingly interesting at the present time, and the following story of how the Boer in some districts of the South African Republic regards life assurance is an amusing illustration of the difficulties and dangers of the field-workers in that disturbed country. It is quite evident from the experience of the agent whose adventures are told in a recent issue of "The Insurance Observer" of London, Eng., that when the Boer does not understand a thing it takes a lot of pluck and perseverance to drive it into him. The agent in question who travelled through the Potchefstroom district, partly on business bent and partly in search of health, stopped on the first night of his journey at a farm a few miles from the road. He was hospitably treated, for the Boer is hospitable to travellers; this is one of his redeeming virtues. That night, and the next morning the agent broached his business. The Boer was thunderstruck. "Why," he said, "but what is this. Do I make my own life that I can stake money on how long I shall live." Then he took up the Bible from the table and passed it to his guest. "If you can find anything there that says it is right to do this I will do so," he said. But the agent gently but firmly pushed the Bible back, with the remark, "I can't read Dutch, but I will try and explain what I mean." "Wait," said the Boer, "and I will call my father. He is an old man, and so he is clever." The agent did not quite see why the combination should go together, but he said nothing. Presently the boss came back with his father and his wife, and the three seated

themselves and fastened their eyes on the agent. Then the father told him to speak. When he had finished his explanation, the "old man" (as the head of the family is called) turned to his father, and said, "Well."

The father was equal to the occasion. "He is a verdomed scoundrel; he wants to verneuk (humbbug) you. Set the dogs on him." The agent was not in robust health, and the prospect of being mauled by half-a-dozen gaunt curs was more than he could face, so he closed the discussion by sending for his Hottentot driver, and telling him to put the horses in the "spider." This, however, did not end the matter, for the venerable parent came to the door and shouted opprobrious epithets after him, in Dutch, as he drove away.

Trade Told in Figures.

One of the most interesting tables in the yearly report of the Minister of Customs is the comparative statement by provinces showing the value of exports, of total imports, and of imports entered for consumption and the amount of duty collected by the Dominion during the fiscal years, ending respectively on June 30th, 1897 and 1899. The figures for the Yukon District tell the story of the sudden and extraordinary rush of people to the gold-fields, and the total representing the value of goods entered for consumption in each year would seem to betoken a considerable increase in the population of British Columbia during the past three years.

PROVINCES.	June 30th, 1897			
	TOTAL EXPORTS	TOTAL IMPORTS	ENTERED FOR CONSUMPTION	DUTY
	\$	\$	\$	\$
Ontario.....	39,313,226	43,092,248	41,653,703	7,100,736
Quebec.....	60,275,136	53,051,890	46,370,030	7,846,074
Nova Scotia....	11,312,090	7,657,242	7,902,734	1,611,659
New Brunswick..	9,584,982	4,819,418	4,853,879	967,793
Manitoba.....	1,965,755	2,858,966	2,873,668	644,280
British Columbia..	14,017,568	7,031,861	6,926,564	1,558,889
P. E. Island....	1,314,607	416,547	421,995	110,138
N. West Terr....	166,883	290,437	291,508	52,425
Yukon District...
Total.....	137,950,253	119,218,609	111,291,021	19,891,996

PROVINCE	June 30th, 1899			
	TOTAL EXPORTS	TOTAL IMPORTS	ENTERED FOR CONSUMPTION	DUTY
	\$	\$	\$	\$
Ontario.....	48,137,912	60,308,657	60,201,494	9,460,275
Quebec.....	70,311,571	72,230,739	64,085,651	10,002,838
Nova Scotia....	11,480,120	7,425,140	7,194,191	1,350,284
New Brunswick..	10,492,329	5,440,733	5,408,930	949,960
Manitoba.....	2,042,988	5,615,715	5,724,116	1,140,051
B. Columbia....	14,749,032	8,647,221	8,447,432	2,111,322
P. E. Island....	1,289,659	465,243	473,602	127,311
N. W. Territories	343,294	860,031	861,548	1,449
Yukon District...	1,651,429	1,651,429	40,732
Total.....	158,896,905	162,764,308	151,051,593	25,734,228

THE SEVERE LOSSES AT CHICAGO.—Chicago's losses for 1899 are now closely estimated at \$5,750,000. These are the figures as advanced by the officials of the Chicago Underwriters' Association, and, taking the first six months' records, it is not improbable that they are approximately correct. The income of the companies for premiums are estimated at \$6,000,000. If these figures are correct, and there are no reasons to disbelieve them, the companies lost in the neighbourhood of \$2,250,000 on their Chicago business last year.