

The other day we came across a pamphlet issued a few years ago by a Mr. T. R. Johnson, of this city. In it he proves, to his own satisfaction, that almost every advantage under the sun would accrue to all parties interested if our Government would take the matter up. To a person who knows anything of the subject it would be an excellent joke were it not that it shows the extent to which ignorance, if backed up by an unlimited amount of self-conceit, can deceive both itself and, to a certain extent, the public. The pamphlet in question is merely a mass of misstatements and wrong ideas, ignoring all practical views, and is a perfect marvel in logic and statistics.

### SOCIETY NOTES AND ITEMS.

**The New Brunswick Board** of Fire Underwriters are making a revision of their Tariff Book, and are adopting Goad's Plan numbers for reference in their specific ratings, which they expect will greatly facilitate the identification of risks by the Head Offices as well as by the members themselves.

**Alexander Lunen** of the Township of Stanhope, and Hugh Coulter of the Township of Minden, farmers, were committed for trial last month by J. L. Whiteside, stipendiary magistrate, on a charge of burning a barn in the Township of Huron last April. Lunen pleaded guilty to the charge, but urged that he was instigated by other parties.

**In New Brunswick** a leading Insurance Agent recently employed a lady to adjust a loss on furniture. The result was a carefully drawn up document in the orthodox style, giving a fair valuation of the amount of damage on each article. We expect other insurance agents will take this hint and have their furniture adjusted by experienced lady housekeepers in future.

**A Popular Insurance Manager** turned away from delivering one of our Life articles verbatim to an unbeliever on the street the other day, and with the perspiration streaming down his face, remarked apologetically: "It's not in the prospectus of our Company to talk 'life' during the month of August, but that man was parched for reliable information, and I had to do it."

**The Accident to the "Manitoban,"** at Newfoundland, and the "Southbourne" at St. Pierre Miquelon, are the only disasters to report thus far this season, which up to the present time has been a very successful one for Marine Underwriters. After last year's hard experience, the Companies need the present respite from marine losses. The worst part of the season is yet to come, and the usual increase of rates is in force in consequence.

**The Steamship "Southbourne,"** of the Great Western Steamship Line, between Montreal and Bristol, which sailed from this port on the 30th July, went ashore at St. Pierre Miquelon, and is likely to become a total loss as far as the cargo, which was a general one, with some 300 cattle, and 400 sheep. Captain Davidson, of the British America has gone down to the scene of the wreck, and represents the companies interested.

**The Lion Life Insurance Company** have established an agency in Toronto, with a local Board, composed of Lieut.-Gov. Hon. John Beverley Robinson, Chairman; Hon. William Cayley, Messrs. John Fiskin, Patrick Hughes, and W. B. Scarth, Directors. The Branch is under the management of Messrs. James E. and Alf. W. Smith, who are General Agents for Toronto and vicinity, and from the reports of the business already done the appointment bids fair to be a profitable one to all parties concerned.

**Mr. L. C. Phillips**, General Manager of the City of London Fire Insurance Co., paid us a visit a few days ago. He was on his way to California, where the Company is already established. The general agency for Ontario, with Head office in Toronto, has been given to Mr. S. F. Magurn, formerly well known in Montreal, and of late in the service of the Royal Insurance Co. in England. It is proposed to open agencies in Quebec and the Lower Provinces, very probably on the return of Mr. Phillips from the West. The General Agency for this province has been placed in the hands of J. K. Oswald, of the firm of Oswald Bros., Brokers.

### OBITUARY.

It is with regret that we record the death of Mr. Edward Stark, manager of the Fidelity Branch of the Fidelity and Casualty Company of New York, which occurred at his home in Brooklyn, on the 6th instant. Mr. Stark was well known in this city, having come to this country from England in 1868, to represent the European Assurance Company of London, in whose employ he had been from his youth. As manager of the Citizens' Insurance Company of Montreal, he made many friends who regretted his removal to New York, in 1878, where he entered upon his late duties. Mr. Stark was a conscientious and enthusiastic worker in the profession.

At the recent examinations in the Faculty of Law at McGill University, a prize for the best thesis was awarded to Mr. C. Lane, B.A., B.C.L., who wrote upon a question of Marine Insurance. The point raised in the essay was whether (under an ordinary policy including barratry among the perils insured against, and making no mention of any right to tow vessels or save property found upon the seas) a deviation to save property by towing a disabled ship into harbour, with no fraud on the face of the transaction, amounts to barratry. The question is argued from two points of view, one maintaining the fact of the master doing an act unsanctioned by the laws of the country to which the ship belonged, and hence against the implied instructions (where no written instructions are given, as is supposed in the present case) of the owners, makes the act barratrous. The second point from which the question is viewed is that of fraud, or that the mere fact of there being salvage attached to the saving of property on the seas, and the master almost invariably getting the lion's share of it, is sufficient, in the absence of proof to the contrary, to make the act from which that salvage flows, when it tends against the interest of the owners, fraudulent, and hence barratrous. This conclusion is arrived at after a lengthy argument, both sides of the question being debated and carefully weighed, and many authorities in support thereof cited. The case itself is a likely one to occur, but has not hitherto come up before the Courts. The law therefore remains unsettled, and the writer in taking the affirmative or barratry side of the question, has adduced arguments and collected authorities which may prove of use should such a case present itself for adjudication to our tribunals.