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THE UNPRECEDENTED NUMBER of fires in this city during the month just closed ought to convince the public that something is wrong somewhere. The close connection between unprofitable business and the combustibility of buildings and contents is well understood among underwriters, but the recent numerous fires can scarcely all be accounted for as due to this mysterious conjunction. Unsafe flues, improperly put up stoves, combustible rubbish left carelessly about, percussion matches, and a dozen other preventable causes, all contribute to this fire-kindling. What is the remedy? Well, thorough inspection of premises by a competent and incorruptible man, clothed with authority to make examinations of premises and to enforce improvements, would be about the best remedy, we think. Believing this, we heartily endorse the recent suggestion of Chief Benoit of the fire brigade, which we believe was suggested and approved by the underwriters a year or more ago, that such an inspector, selected by the underwriters, be appointed by the city council, and fully authorized to not only inspect but to make arrests for neglect or refusal to comply with his notifications, which neglect or refusal should constitute a finable offense. Such an arrangement would be quite as much in the interest of the public at large as in that of the insurance companies, and works well elsewhere.

THE PROPOSAL FOR a conference of the officials of the various life assurance companies of the United States, to consider anti-stealing and kindred evils,

seems likely to serve a good purpose by awakening discussion, if nothing else comes of it. Col. Greene of the Connecticut Mutual took early occasion to tell what his company didn't know about stealing agents, and followed up his open letter on the subject to Mr. Hyde by a long article, inserted at advertising rates in some of the papers, wherein he made a vigorous attack on what he calls the investment feature of life assurance, but which was really a hit at the deferred dividend, semi-tontine companies. Col. Greene glorifies the idea, of which his company is an exponent, of annual settlements with policyholders by returning over-payments in the form of dividends. President McCurdy of the Mutual Life promptly picks up the gauntlet thus thrown down, and proceeds to say some things well worth listening to, dealing with important history and hard logic, and on the whole, we think, has very much the best of Col. Greene and his non-investment theory. The crowded state of our columns forbids giving in this issue extracts from Mr. McCurdy's strong paper, but we hope to do so later on.

AFTER A FIVE years' residence in Canada, mostly in Montreal, Mr. George M. Bartholomew, formerly president of the defunct Charter Oak Life insurance company of Hartford, has taken up his residence for one year in the Connecticut penitentiary. Failing, as we some time since recorded, in persuading the States Attorney to enter a *nolle prosequi* in the case of the indictments pending against him for embezzlement of the funds of the Charter Oak, so that he might return safely to his old home, he concluded to face the music, and accordingly appeared in court at Hartford a few days ago, where he pleaded guilty to one indictment for the embezzlement of \$10,000, and was sentenced as above stated. Mr. Bartholomew is a broken-down old man, seventy-five years old, and has fully tested the truth of the declaration that "the way of the transgressor is hard." That he never deliberately intended the wrecking of the company for his own benefit is doubtless true, but the use of trust funds by one to whom they have been committed is and always must be a crime, and crime deserves punishment. That his punishment is light and on the side of mercy no one probably realizes better than himself.