

COMMUNICATIONS.

All communications to be addressed to the Editor, INSURANCE SOCIETY, and correspondence to bear the name, and address of the author, not necessarily for publication, but as a guarantee of good faith.

The publication of a communication does not by any means commit the paper to the sentiments expressed therein; but a fair hearing will be allowed for all sides of any question we may consider of sufficient interest to the Insurance public.

FROM THE CHIEF OF FIRE BRIGADE, London, Ont., September 6th, 1882:—New steam pumps have been erected as an auxiliary to the water power at Springbank, and are now in working order, with a capacity of 3,000,000 gallons per day, which renders us independent of the river supply (for pumping purposes) in case the latter should run short, or dry up as it nearly did last summer. We have increased the number of our fire alarm boxes by twelve this year, and also put in two private alarms. If we had two more fire stations properly equipped we would be in a position to cope successfully with almost any fire; at present we are handicapped by having only one station and a rather small force. Up to the present, however, we have been able to confine the flames, in almost every case, to the building in which they started.

GALT, September 13th, 1882.

Editor of INSURANCE SOCIETY:

Kindly give me permission to make a remark or two on an article which appeared in the August number of your valuable paper, taken from the *Spectator*, and headed "Avoid the Mutuels." If it were published as an advertisement by some one whose interests are opposed to Mutual Insurance, and your space paid for, I have no fault to find with you, except that I think it should be defined in some way, so that your readers might understand the object of it. If, on the other hand, you publish it as information which in your opinion is valuable, I beg to say that you have done great injustice to the Mutual Insurance Companies of Canada, many of which have done good, honest work for many years. That there have been mutual fire insurance companies whose members have been called upon to pay for their rashness in committing the management of their funds to inexperienced directors and incompetent managers I admit. But I question if just as many people have not suffered in the same way by subscribing stock in Banks or in Fire Insurance Companies which were not denominated Mutual. In fact, the advice given by the *Spectator*, and copied into INSURANCE SOCIETY, appears to be equally applicable to intending stockholders in any Fire Insurance Company, and probably a more correct heading would be, "don't subscribe Fire Company stock."

The statement that Mutual Companies "make gullible loss claimants pay for anticipated assessments for four and a half years after their policies become claims," is simply untrue, in so far as it was intended to apply to the great bulk of the Mutuels. I am not aware of any Mutuels doing business in Ontario, excepting possibly a few Farmers' Companies, that issue a five years' policy. The limit of all the old established ones is three years, and I have yet to learn that the "dodge" has been put in practice by any of them. Speaking for my own Company, I say, without fear of contradiction, that it has not been done by us, and I say further that, so soon as any member of our Company becomes a claimant his undertaking is cancelled in toto, if the loss be total; or, if only partial, then so much of it as represents the premium on the burnt portion of the policy, and that no deduction is made from the insurance money, beyond the assessment for the year in which the fire occurred, be it first, second or third. The Company now under my management may well claim for itself that "trust-worthiness" so highly lauded by the *Spectator* man, as it is now in the 44th year of its existence, and on the recommendation of the Inspector of Insurance is carrying, for the second time, a line of insurance on all

the public buildings in Ontario, in the control of the Provincial Government. Trusting that you will do me the favor to insert this defence, weak and imperfect though it be, of the Mutuels, against the aspersions of the stock agent.

Yours, etc.,

R. S. STRONG, Manager

Gore District Mutual Fire Insurance Company.

LUCK.

Good Luck's a gay, light-hearted maid,
Who never loves to linger long;
She smooths your hair, gives you a kiss,
And flutters out among the throng.

Dame Bad Luck holds you to her heart,
Then down beside your bed she sits,
Saying "there is no need for haste,"
Draws forth her work and calmly knits.

—Heine.

A THOROUGH JOB.

Judge M—, a well-known jurist living near Cincinnati was fond of relating this anecdote. He had once occasion to send to the village for a carpenter, and a steady young fellow appeared with his tools.

"I want this fence mended to keep out the cattle. There are some unplanned boards—use them. It is out of sight from the house, so you need not take time to make it a neat job. I will only pay you a dollar and a half."

The judge went to dinner, and coming out found the man carefully planing each board. Supposing he was trying to make a costly job of it, he ordered him to nail them on at once just as they were, and continued his walk. When he returned the boards were planed and numbered ready for nailing.

"I told you this fence was to be covered with vines," he said angrily. "I do not care how it looks."

"I do," said the carpenter, gruffly, carefully measuring his work. When it was finished there was no part of the fence as thorough in finish.

"How much do you charge?" asked the judge.

"A dollar and a half," said the man, shouldering his tools.

The Judge stared. "Why did you spend all that labor on the job if not for the money?"

"For the job, sir."

"Nobody would have seen the poor work on it."

"But I should have known it was there. No, I'll take only the dollar and a half?" And he took it and went away.

Ten years afterwards, the judge had the contract to give for the building of certain magnificent public buildings. There were many applicants among master-builders, but the face of one caught his eye.

"It was my man of the fence," he said. "I knew we should have only good, genuine work from him. I gave him the contract and it made a rich man of him."

It is a pity that boys were not taught in their earliest years that the highest success belongs only to the man, be he carpenter, farmer, author or artist, whose work is most sincerely and thoroughly done.—*Rough Notes*.

TO FIRE AND LIFE ASSURANCE AGENTS.

AGENTS WHO WOULD LIKE TO ADD A GOOD

ACCIDENT AGENCY

To their Business should apply to the

SUN LIFE ASSURANCE CO. OF CANADA.

Its accident policies are the most liberal known; and its settlements are prompt and satisfactory. Commissions liberal.

R. MACAULAY, Manager.

Montreal, August 5, 1882.