

OBITUARY RECORD.

Frederick Augustus Ball.—By the death of Mr. Frederick A. Ball, at the age of sixty-one, at his residence Queen's Park, Toronto, on February 7th, the insurance profession in Canada loses one of its oldest and most experienced members. Mr. Ball was always a busy man, and one who never spared himself in the matter of work. As a result, about two years ago his health began to show signs of impairment. He took a trip to Europe in the summer of 1884, but seemed to receive little benefit, and on his return continued to gradually sink until his last illness set in.

Mr. Ball was born at Locust Grove, Niagara, in 1824, and came of an old United Empire Loyalist family. He married a daughter of the Hon. Col. Smith, administrator of Sir John Colborne's Government. In his earlier years he was engaged in mercantile pursuits, and it was not until 1855 that he became identified with insurance business. He then entered the agency of the Liverpool and London and Globe at Hamilton, where he remained for some years, and only relinquished his appointment to become inspector of the same Company. As inspector he was as highly successful as he had been in the local field, and this led to his being offered in the latter part of 1873 the management of the British America Assurance Co. of Toronto. This he finally accepted, and under his charge the company took a new lease of life. When he assumed control its stock had almost ceased to be quoted in the markets, and its capital was impaired to the extent of more than fifty thousand dollars. In the seven years of his management (ending early in 1881) he not only replaced this impairment, but created for the proprietors a net surplus of over \$333,000 (or a sum larger than the entire income of the Co. at the time he joined it), a gross surplus of \$710,803.04, and worked up an annual income of over one million one hundred thousand dollars. In 1881 the book value of the stock had appreciated to \$1.67 in the dollar. It was by Mr. Ball that the business of the Co. was extended to the United States, and it was by him, too, that the erection of the handsome building of the British America on Front street, was resolved upon and carried out. It will form a lasting ornament to Toronto.

The extent of his company's operations in the United States, and the close personal inspection which Mr. Ball gave them, caused him to become widely known all over the neighboring republic, in insurance circles. He was for some years a member of the old National Board, and of the American Association of Lake Underwriters, where his sound judgment and business experience were generally respected.

In 1881 he resigned his appointment with the British America to take charge of the London and Lancashire Fire Ins. Co.'s business, that institution being then making arrangements to enter the Canadian field, which appointment he held at the time of his death. He also had charge of the Sovereign Insurance Co.'s operations for the two years preceding that Co.'s withdrawal from business.

Mr. Ball was a director of the Canada Permanent L. & S. Co., and of the Confederation Life Association, and a provisional director of the Traders Bank now in course of formation. He was also identified with the leading benevolent and charitable organizations of the diocesan synod of Toronto, of which latter he had been a member from its organization. Indeed, in summing up the late Mr. Ball's public and private life we cannot do better than quote from the resolution passed by the United Committees of the Toronto Board and the Canadian Fire Underwriters' Association, at the first meeting after his demise, where they say, "that while recognizing the undoubted business abilities of the deceased it is also their desire to bear testimony to his unvarying kindly disposition, and to the many virtues which marked his career in private life."

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 there in; but a fair hearing will be allowed for all sides of the question we may consider of sufficient interest to the Insurance public.

TORONTO LETTER.

Excuses—Sickness and death—Number of Insurance Agents in Toronto—Captivated in Wilmington, N. C.—What of the business done in 1884?—Co-insurance clause—The unfortunate Toronto Water Works again—The Non-Mutual Reserve—What are the "Old Liners" going to do about it?—An interesting Insurance case.

DEAR EDITOR,—I was sorry I could not send you my usual letter last month, let us say it was on account of the exceeding cold weather. The excuse you kindly made for me on the occasion of a former default was the excessive heat. The true reason however, I think, was a tendency to get sick, which caused a feeling of laziness to permeate my usually active body and disinclined me to write letters or anything else. Then we had our water pipes frozen, and the hired girl (an old girl) under the influence of whiskey, proposed to clear the whole family out, and paint things red generally, and, lastly, our mother-in-law came in from the country to spend "a few days" with us. Perhaps these incidents had some effect on me.

There has been a great deal of sickness in the city this winter, and more than one of our insurance friends have been laid up. I think Mr. Reed of the Liverpool and London has been the greatest sufferer in this way, having been confined to his bed for some weeks, although now, I am glad to say, convalescent. It would seem that the shaking-up Mr. Reed got by the turning over of the Pullman car in which last fall, he was proceeding to Montreal has affected his health to some extent. I think, however, if Mr. Reed has made up his mind to get well again, such is his native energy and force of will, that he will do so. The sad news of the death of Mr. F. A. Ball of the London and Lancashire would be somewhat of a surprise to many, as the deceased gentleman, though in ill-health for some time past, certainly was yet able to attend to business up to within three weeks of his death. His death following so closely on that of Mr. Mitchell of the Commercial Union bids us pause, in the hurry of business, and remember that we are mortal.

I was amused to read in a daily paper under the caption "Toronto Business Men," a List of Trades said to have been compiled from the December returns of Dun, Wiman & Co., because it is there stated the Insurance Agents of this city are eight in number! I should think 800 nearer the mark.

I suppose you have seen in the papers allusion to the late romantic experience of Mr. A. W. Dodd, the well-known Superintendent of Agencies for the Western Assurance Co. Travelling south a few weeks ago on business of his Company, it so happened that a "skipper" of the name of Wingate, with whom Dodd had some slight acquaintance, was on same train. Wingate, it now appears, was taking some trust funds further south than law or morality warranted. Receiving a friendly telegram at Wilmington, N. C., warning him that detectives were on his track, Wingate passed over to Mexico for safety. Mr. Dodd, meanwhile, unaware of this phase of matters, and of the sharp eyes bent on him, pursued his accustomed way, when, to his astonishment, he was arrested, under the idea that he was the wanted Wingate. In vain, in his cool and collected manner, did friend Dodd protest, and assert his innocence and identity. The more cool and collected his bearing, the greater and more hardened villain the detectives thought him, so, being a stranger, and no present help available, they actually marched the Superintendent of Agencies of our leading Canadian Fire Assurance Co. to the Bastille! Thither he went, was interred, and there stayed until, his identity being established, he was released. In the seclusion of his "apartments," away from the hum and bustle of life, and the distractions of the "madding crowd," our martyr says he indulged