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"Nobody Minds." The war in South Africa has been destructive to the military reputation of several British commanders, but it has also furnished us with a conspicuous example of the survival of just such a type of the gallant soldier and gentleman as Lord Macaulay pictures Henry of Navarre. In reading of the splendid and spirited defence of Mafeking, the picturesque figure of Colonel Baden-Powell looms up like that of King Henry, who had no rivals in "friendship, love, or war." It is true the hero of Mafeking does not adjure his men, in the heroic fashion adopted by the wearer of the snow-white plume at Ivry, to fight for "the lips of those ye love, fair gentlemen." Yet he is giving the son of Cronje, and his grim followers, a very pretty argument. Baden-Powell may not use the graceful language of his prototype, but there is a world of meaning in his blunt English when he says, in order to allay all fears as to his pluck and purpose, "We can stick it out for two months or more. Nobody minds."

Helping the Homeless. As there is an exquisite enjoyment and delight in acts of kindness, in supplying the wants of the needy, and alleviating the sorrows of the afflicted, those who have so quickly and liberally responded to the call for help of their countrymen, rendered homeless by the recent conflagration, ought to be very happy. Almost before the hungry, sad and shelterless men, women and children could make any hailing sign of distress, from almost every city, town and hamlet in the Dominion came the glad tidings of food, clothing and money for destitute brethren in Hull and Ottawa. Personal experience of suffering humanizes the heart, and it is not surprising that some of the most prompt and generous donations came from those who have known what the exposure and want following a serious conflagration means.

The duties all men owe to distress are always faith-

fully discharged by the people of the British Isles, and the relief immediately tendered by them to their Canadian brothers was accompanied by a kindly expression of satisfaction at their being permitted to help those who were helping them. If, in the excitement of seeking immediate aid for sufferers, any serious mistake has been made, there are those who think that the telegraphing of a request for assistance from our American neighbours was one of them. The appeal was not necessary, and it deprived generous New York and other cities of the pleasure of making a voluntary offering.

Insurance. A Friend in Need. The destructive conflagration at Hull and Ottawa, which rendered thousands of people homeless and destroyed millions of dollars' worth of property, must have many lessons. Among other things, it demonstrates that without an abundant water supply, the efforts of a fire department are of little avail after the first critical hour, where many buildings of wood, dry as tinder, are grouped at the initial point of the fire, fanned by half a gale of wind. The history of the Chicago, Boston, New Brunswick and Newfoundland fires was substantially repeated in this latest conflagration.

However, that Hull will again be rebuilt better than before we have little doubt. Here, as elsewhere, the aid furnished by insurance capital will be of inestimable value; and although, fortunately for the companies, the insurance was not in proportion to the loss, the millions which will be distributed by the various companies will be a godsend to the people. Without this ready cash relief in their extremity, many people would be practically ruined and their business paralyzed.

This recent great calamity has again illustrated the value and beneficence of insurance, and has shown that it is a friend in need. We trust that the people as well as the insurance companies will read aright the lessons taught by the latest conflagration.