

# The Chronicle

## Insurance & Finance.

R. WILSON SMITH,  
Proprietor.

ESTABLISHED JANUARY, 1881  
PUBLISHED EVERY FRIDAY

JOHN T. P. KNIGHT,  
Editor.

VOL. XX. No. 28.

MONTREAL, FRIDAY, JULY 13, 1900.

SINGLE COPY - - .10  
ANNUAL SUBSCRIPTION - \$2.00

**Conclave of Canadian Fire Underwriters.** An emergency meeting of the Canadian Fire Underwriters' Association was held at Montreal on Wednesday and Thursday of this week, chiefly for the purpose of considering a revision of the present tariff. The discussion incidentally involved matters of much interest to the members of this useful association with regard to its internal affairs. That an amicable arrangement may be effected must be the wish of all concerned, as unanimity is essential to the best interests of the C. F. U. A.

Fire underwriters feel that the present rates are inadequate, and that they are transacting business at a loss. We regret to admit that statistics, more especially those based upon recent experiences, indicate that a readjustment of rates is, in many cases, necessary. It must be remembered always by the insuring public that, in addition to paying losses and expenses, the companies are compelled to maintain a reserve sufficient to provide for future losses, conflagration hazards and all such contingencies.

**Another Sympathetic Jury.** Lawyer—Were you ever called to serve on a jury before?  
Juror—No, sir. This is the first time my intelligence has ever been questioned.—Chicago News.

We are not surprised that the strange case of Malicki, a Chicago bar-tender, is exciting much comment. The story is a remarkable one, and in the name of Old John Barleycorn we desire to hear more. Probably our desire will be gratified, as the case in question has been appealed. It seems that Malicki was accepted as a life risk by the Chicago Guarantee Fund for \$3,000. His policy barred him from drink-

ing whisky under any circumstances, but allowed him homœopathic doses of beer and wines. It is quite evident that those who insured Malicki, the bar-tender, were not aware that genuine usquebaugh, the pure spirit distilled from grain and mellowed with age, is much more wholesome than the beverages to which Malicki was restricted. At least we have been led to believe in whisky rather than wine by those who assure us that old and judiciously blended Scotch or Irish, when bottled from a sherry cask, is nectar for giants, not common mortals. Be that as it may, Malicki, after drinking, as it was supposed, moderately for a couple of years, of beer and wines, died, and his widow is now trying to recover the amount of his insurance. The unwillingness of those in charge of the Chicago Guarantee Fund to pay the \$3,000 would seem to indicate that they suspected Malicki of putting a premium upon conviviality by imbibing more freely of the mixed drinks he was daily dispensing to others than the terms of his policy warranted. We may assume that the judge mentally questioned the ability of Malicki to decline the pressing invitations of the patrons of his bar to take something and to take it frequently. At all events, the judge instructed the jury that, if they found Malicki drank whisky, even moderately, the verdict would be for the defendant. He gave them other questions to consider. However, they answered the first promptly in the affirmative, and then — gave a verdict for Mrs. Malicki. The judge says that the verdict is inconsistent with the answer given by the gentlemen of the jury to his question, and the case will be appealed.