## The Chronicle

## Insurance & Minance.

R. WILSON SMITH,

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The public health during the summer months should be safeguarded in every possible way, and a most important step in this direction is to maintain a stream of fresh water flowing through the sewers and gutters. It is a sanitary measure of the utmost importance, and surely the metropolis of Canada, with the noble St. Lawrence right at its door, cannot find any excuse for failing to flush its sewers and gutters with a liberal supply of water.

Wanted.

A Successor. in the Daventry (Eng.) union has resigned his position, cheerfully surrendering all the profit, perquisites, salary and fees received by him as compensation for his services. The surrender of the office and emolument is not surprising. He informed the guardians that for three months the total income from the position was \$1.39, and from that magnificent amount he had to pay postages and superannuation fund instalments. The income for a year was less than eight dollars. With grim humour, we are informed that the guardians accepted the resignation, and are advertising for a successor at the same remuneration.

A recent report from Ottawa states that Another the committee on banking and com-Convert. merce has passed a bill to enable the Home Life Association of Canada to become a straight line company. The passing of this bill seems to have been made notable by reason of Mr. Osler seizing the opportunity to direct attention to the agitation against life companies falling under the control of one person. However, although he suggested that a clause designed to prevent any individual influence becoming paramount in a company could easily be framed, no action was taken respecting the insertion of any such special clause in the charter of the Home Lafe Association.

The failure of the Massachusetts and other assessment companies is reported as the cause of the conversion of the Home Life.

The sweetest cordial we receive, at last,
Is conscience of our virtuous actions past.
—Denham.

The act of restoring anything to its rightful owner has no particular merit. Yet, when, after a term of years, a government acknowledges what is called "conscience money," or some bank, insurance company or commercial firm receives something as restitution or indemnification for loss sustained, it is invariably recorded as a rare occurence. One of the latest instances of a scrupulous regard to the prickings of conscience is reported by the special agent of an insurance company at Columbus, Ohio. He received a letter from the home office enclosing a copy of a note from a Roman Catholic priest in Western Ohio. With the note was a cheque for something over three hundred dollars, which one of the good priest's parishioners had handed him with instructions to return the amount to the insurance company, the money having been obtained through fraud.

The Crop that in our columns of the serious results following attempts to find an escape of gas with a lighted candle. The sufferers in the majority of such cases have been white people. But it has remained for a Cincinnati colored man to prove that the Caucasian cannot claim the possession of greater curiosity or stupidity than that which sometimes characterizes his brunette brother. This Cincinnati coloured man having found an old 20-po and shell of the kind used in the war which liberated his Southern brethren, placed it in the fire to find out if When the hollow It was loaded. it was loaded. sphere of iron burst into pieces, the man who had sat down before the fire to await the result, went across the room and through the wall, fortunately head first, and the noise of the experiment woke the neighbourhood and compelled the fire department to turn out.

The Cincinnati coloured man is not dead. He says he knows where there is another shell, but he is reported as betraying a sad lack of interest in finding out whether it is loaded or not.