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INSURANCE SOCIETY

A MONTHLY JOURNAL

DEVOTED TO THE INTERESTS

OF

INSURANCE IN CANADA

FIRE, LIFE, MARINE, ACCIDENT AND GUARANTEE.

VOL. II., 1882.

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INSURANCE SOCIETY

"Still achieving, still pursuing,
Learn to labour and to wait."

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1882.

We had prepared an opening editorial for this our first issue for the new year, as well as several other articles anent various matters of interest, but nearly all have been crowded out by the contributions of gentlemen connected with the Insurance Companies, whom we have great pleasure in thanking for their encouraging letters and assistance. We shall continue to endeavor to make INSURANCE SOCIETY so interesting and useful to the Insurance Companies and their agents that we may fairly look for a continuous increase of their literary contributions, advertisements and circulation.

Perhaps it may be that Mutual Benefit and Mutual Aid Associations will, in time, accomplish that desire for real Life Insurance which the bogus Fire Insurance Companies of the West did, amongst the farmers, for such Companies as the Continental of New York, Fire and Marine of St. Pauls, and the Agricultural of Watertown; they talked insurance widely and persistently, and indeed did everything but *insure*, and yet, by their means, the idea of insurance was so familiarized to the minds of the farmers, that at last they began to inquire after reliable companies in which to be insured, and so, good came out of evil.

The popularization of any beneficial or business scheme is essential to the attainment of all the prosperity possible to it; the method of Methodism, persistently at work amongst the masses, in the backwoods and in the cities, has earned for it large and wealthy congregations, costly churches and continual progress, whilst denominations, who possibly consider themselves more orthodox, have fallen behind, because they held themselves aloof from missionary enterprise amongst those who were not so respectable or so well conducted as they might have been at the time.

In a country where facts and possibilities of progress are open to every man of every class, as they are in Canada, no business or other organization can afford to despise or neglect the working men; their religion, sobriety, industry, prudence and progress are essential to the welfare of every class, however apparently remote from danger of fortune's spite, and so it is that we should welcome any provision made by our Life Insurance Companies, by which the working men, and men of small means, may provide for their families at their decease, without undue cost or danger of failure.

That the harvest is white to the reaping, and only requires economical, legitimate means of being garnered, is shown very clearly by the benefit organizations which are so numerous amongst the working men. That the desire for insurance is natural and prevalent amongst them, is seen by the numbers who join, and the large contributions they make, in spite of the disappointments inevitable to schemes which promise more than they can possibly perform; therefore it is not complimentary to our financiers that they have not more persistently presented practicable means whereby this thrift should be encouraged and this self-denial rewarded, for it is "thrift" which causes a man (generally a man's wife) to save money from his wages, and it is "self-denial" which devotes his savings to the making of provision for those he may leave behind him when he dies.

Who can tell the injury done to a country when the breaking of a savings bank, or the failure of a delusive scheme of Life Insurance, convinces men hitherto thrifty and self-denying that their sacrifices have been in vain, and that they might better have spent their money as they earned it. It is not only the loss of the money, but the loss of the hope and of habits of thrift, and the substitution of shiftlessness, recklessness and intemperance which is to be considered when estimating the extent of the national calamity.

It may be, as we have said, that the Mutual Benefit and Mutual Aid Associations will so preach Life Insurance as to familiarize the idea to the minds of the people, leading them to inquire into its principles, and for reliable organizations in which to be insured; but this way to success is one fraught with danger to both people and companies, because strewn with wrecks and animosities, caused by the deceptions of deceptive schemers.

The bogus Fire Insurance Companies of Freeport, Illinois, so deceived and irritated the people that they demanded laws which to-day impede the action of all the companies and increase the cost of insurance; valued policy laws and other granger ordinances almost threatened the existence of Fire Insurance in some of the Western States; similar experiences in Ontario have led to the statutory conditions of Fire Insurance in that Province, to the embarrassment of all the legitimate companies; our Life Insurance Companies may have similar experiences, unless they take the lesson to heart, and so popularize their plans as to occupy the field and forestall the so-called insurance organizations which do not insure, the Mutual Benefits which benefit only their officers, and the Mutual Aids which fail to aid those who depend upon them.

Some of the companies are moving in this direction, but the people scarcely ever hear of them or see their advertisements; other companies perhaps consider themselves too orthodox and respectable for this business, yet we believe that the campaign for the popularization of reliable insurance amongst the masses should be undertaken by the companies

in a *missionary* spirit, even if they do not reap immediate profit from it : this is an age of workers, if those who know the good do not impart their knowledge, they must neither be surprised nor disappointed if evil ensue ; they know that Life Insurance is the rich man's luxury and the poor man's necessity ; will they be content to furnish the luxury and deny the necessity, leaving the rich to be made richer by the peace of mind conferred upon them by real Life Insurance ; yet allowing the poor to be made poorer by means of bogus schemes of Insurance.

In this age of Christianity, of almost universal suffrage and of voting by ballot, it is not only the duty, but it is the absolute interest of every financier and financial institution to cultivate the masses, to conserve their interests, and by sound business schemes defend them from imposition, disappointment and loss.

INSURANCE JOURNALISM.

Sometimes it is difficult to convince the Manager of an Insurance Company that he has any interest in the welfare of an Insurance Journal ; this is not very often the case so far as INSURANCE SOCIETY is concerned, but occasionally we have heard the query, "What good can it do to us ?" In such cases we have to reply : "That depends on the information you impart, and the use you make of the information, opinions and experiences of your confrères which we present to you from month to month, to warn, to comfort and to guide you in a profession full of anxieties and of technicalities, each one of which may appear very trivial in itself, but has its influence upon the success or failure of your life work."

You have experiences from time to time which, had they occurred earlier in your career, would have influenced your conduct that much earlier for the good of your company ; others have similar experiences, and by interchange of these all are benefited.

It may appear to you that you have exclusive possession of information which, being general, would aid in the improvement of the business, and that you alone are reaping profit or avoiding danger in consequence, but if underwriting in any of its forms be a profession and not merely a trade, then its members should feel the same interest in it as do the gentlemen who belong to the medical, legal, or other professions, whose members are thereby entitled, as is justly due, "gentlemen" indeed ; they are foremost in announcing any discovery they may make, and take pride in elevating their profession by every possible means ; in fact the gentlemen of the medical profession vie with each other in all measures for the removal of causes of disease, and in promulgation of observations as to remedies and preventatives ; this tends to increase the confidence of the people in their medical advisers, and has undoubtedly lengthened the average term of human life, whilst it has, at the same time, increased the incomes of those prominent in the profession.

But you may be mistaken in your idea of exclusive knowledge, or your data may be incomplete, so that, if you practice and encourage the diffusion and exchange of facts important to your profession, you benefit and are benefited by the increased light thrown on the subject, and you assist in building up a feeling of mutual obligation, which would be much more likely to produce co-operation, in earnest and practical efforts for the general improvement of your branch of insurance, than any dog-in-the-manger policy can ever accomplish.

It cannot be said of you that "you love darkness rather than light, because your deeds are evil," for that would be altogether untrue ; but you should assist in throwing light on

every abuse or hindrance to your progress, because you have to fight against the powers of darkness in the shape of fraudulent applications and misrepresentations, fraudulent claims for injuries, for damages, for losses, or for deaths which either have not occurred or have been fraudulently procured. Every additional ray of light you assist in disseminating by means of the columns of INSURANCE SOCIETY will encourage similar action on the part of others ; a journal will be built up in which you will take pride, and from which you will very often receive profit.

The necessity for the circulation of literature which properly defines the duties of the people to the Insurance Companies, as well as those of the companies towards the people, is illustrated by an incident which took place, not very long ago, in a court room in Ontario, during the noon recess, in the trial of a case where the plaintiff had obtained from two different companies policies covering the building and machinery of a flour mill, by concealing from each the fact of the insurance in the other, as well as by making gross mis-statements in the applications, one of which contained the usual covenant that "The foregoing was a full and true statement of the situation, circumstances and value of the property on which insurance was desired."

There were a number of jurymen and grand jurymen standing or sitting about, as well as others interested in the cases on the docket ; the conversation was not by any means private, or even in a low tone of voice, so that none could help hearing it, and some would, no doubt, be influenced by it.

The Judge remarked to a local Q. C. how iniquitous it was for the Insurance Companies to require a man to sign such a covenant, as it was so seldom an applicant for insurance read what he was signing.

The Q. C. replied that people were very foolish to sign such things ; he declared that he never did ; but always crossed them out, leaving the companies to take the risk on their own responsibility.

Now, in that very case, the plaintiff had, by gross fraud, obtained policies covering nearly twice the value of the machinery and building of a flour mill situated on a stream which was failing year by year, so that it was insufficient for the working of the mill ; of course the mill burned down ; then he sued each of the companies, but in different places in order to hide the fraud ; he was defeated in each case upon his own evidence, as skilful cross-examination disclosed the whole fraud ; and yet, instead of a lecture to the plaintiff anent his evil deeds, the judge thought fit to bestow upon the Insurance Companies, his condemnation, because they required a covenant of truthful representation, and the Q. C., instead of being indignant at and ashamed of the conduct of his client, had censure only for the companies which had suffered annoyance and expense by reason of the attempt at fraud.

A legal gentleman, who is very popular in South Western Ontario, had his hair cut so very short that he appeared to have had his head shaved ; when asked why he had been cropped so close, he replied : I am the Counsel for the ——— Insurance Company, and I sometimes have to argue cases before Judge——Well, the first time I appeared before him, he went so much further than the counsel for the plaintiff in his denunciations of Insurance Companies, that my hair rose right up on my head with surprise, and the people in the court room began to laugh at my singular appearance ; you know that sort of thing won't do, so, to avoid such scenes in future, I intend to have no hair to rise.

Although the validity of the Ontario Statute is established, its most offensive feature is condemned without question, viz., that which states it shall, "as against the insurers," be deemed a part of every policy of fire insurance, &c., &c. Attempts at one-sided legislation are disgraceful to the framers and enactors; this one was used successfully in favor of several fraudulent claims, and prevented the resistance of others; it appears to have had no weight, and will, we trust, be the last exhibition of its kind.

It does not appear by this judgment that the status of the Dominion Bureau of Insurance is in any way affected; it is to be hoped that some agreement will be arrived at by which the companies will be preserved from conflicting and vexatious legislation in any or each of the provinces, as all these things tend to increase the cost of insurance and so, finally, re-act against the insured.

THE PHOENIX CENTENARY.

The Phoenix Fire Insurance Company of London, England, was incorporated by an Act of Parliament passed in the 21st year of the reign of His Majesty King George the Third, and consequently is now to be congratulated upon having entered on the one-hundredth year of its existence.

The Phoenix was constituted with no nominal limit to its capital, but with a Proprietary of about four hundred members, including Merchants, Bankers and others of immense wealth (The Governor of the Bank of England and two Directors of the same institution, as well as two Directors of the London Joint Stock Bank, have been on its Board).

The means and standing of every new member of its Proprietary are closely scrutinized before deciding on his admission; and each member, though he should hold but a single share of the Company's stock, is liable in the whole of his fortune for the engagements of the Company, thus presenting an immense reserve which secures to its patrons unquestionable security in the event of any conceivable extent of disaster, by fire or conflagration, so far as they may have been so wise as to secure its policies.

With these guarantees it would seem as though it would make no real difference to the security of its patrons if there were no capital at all on hand, but about three millions of dollars (or £600,000) is kept available at short notice to provide for any possible contingency, by conflagration or otherwise; this large sum, which is irrespective of current receipts, has never been encroached upon except in the unprecedented year 1861, when, by the Tooley Street and other fires, it was reduced to about \$2,000,000 or £500,000.

With half a million pounds sterling left untouched after such a year as 1861, any proposition to make a call on the shareholders would have been absurd, indeed such action was evidently unnecessary, as the original amount of £600,000, which, it must be remembered, is for fire insurance engagements alone, and not for life or marine risks which are carried by some other of the companies, was soon restored.

As an indication of the progress and high standing of the Phoenix, it may be mentioned that, while the original value of the shares was £20, they are now quoted at £330, and this, of course, with the unlimited liability, as previously stated herein; and that it, by a very large excess, does the second largest business in England of all the companies in that field—the Sun only heading it on the list.

The Phoenix entered Canada in the year 1804; its first representatives here were Messrs. Forsyth, Richardson & Co., of Montreal; they were succeeded in 1827 by Messrs. Gillespie, Moffatt & Co., who still continue to be its General Agents, having represented the Company for upwards of half a century. They, with Mr. William Ewing of the North British and Mercantile and Mr. Robert Wood of the Ætna, are, we believe, the senior underwriters of Montreal, if not of the continent of North America.

The Reports of the Superintendent of Insurance for the Dominion of Canada for the twelve years ending December 31st, 1880, shew the Canadian business of the Phoenix to have been:

Years.	Premiums Received.	Losses Paid.
1869.....	\$ 86,081	\$ 23,819
1870.....	82,643	128,845
1871.....	80,133	37,226
1872.....	108,215	86,919
1873.....	158,403	53,009
1874.....	188,503	81,752
1875.....	162,030	121,577
1876.....	151,223	92,871
1877.....	157,844	72,313
1878.....	171,410	47,778
1879.....	150,898	147,524
1880.....	162,339	53,408

It must be understood that expenses and reserves were provided from these receipts, as well as payments of losses; but this statement shews that the Phoenix has had the lowest rate of losses to premiums received, of all the companies in Canada; its careful management enabling it, not only to secure this honorable position, but to meet such years as 1870, 1879 and 1881 without detriment to its record, thus emphatically stamping it, as not only "good at need" but good at all times.

Mr. James Davison, now Manager of the Royal Canadian Insurance Company, joined the Phoenix in 1848, remaining with them until 1877, when his and the Company's favorable record secured for him the preference for his present position; the occurrence of Mr. Davison's retirement led to the well-merited promotion of Mr. R. W. Tyre to the position of Manager, from that of Inspector, which he had filled with satisfaction to the Company and its patrons for several years.

The history of the Phoenix in Canada has been full of interesting incidents, a glance at a few of which may not be out of place.

In 1848, the time of Mr. Davison's appointment as its Manager in Canada under Messrs. Gillespie, Moffatt & Co., its then and yet General Agents, there were only two other English Fire Insurance Companies represented in Canada, namely the "Globe," represented by Messrs. Ryan, Chapman & Co., and the "Alliance," represented by Mr. Richard Gerrard. There were two American Companies, the Ætna and the Hartford, then and yet represented by the veteran underwriter, Mr. Robert Wood. There were also two Canadian Companies, the Montreal, represented by the late Mr. William Murray as Manager; and the oft-tried, but never found wanting, Quebec, whose agent then was the late Captain Maitland.

About this time (1848) an attempt was made to get up a general Tariff for Canada. It was under discussion for about five years, but without result, the stumbling stone being then the question of Rates for Steam Saw Mills. A Special Tariff for Montreal was first introduced in 1850. Some time afterwards Special Tariffs were agreed on for

Quebec and various towns in Upper Canada, which for several years gave great satisfaction.

In May, 1852, a large fire occurred in Montreal, when a representative of the Globe Insurance Company was sent from England to adjust their losses. He arrived just in time to witness the conflagration which extended from the St. Lawrence Ward to the Jail.

After the adjustment of the losses a revision and extension of the Tariff was made, and the business worked smoothly for a considerable period, but it was eventually distracted and thrown into confusion by the advent of a host of new competitors, and, although new Tariffs have been occasionally prepared and agreed on, yet they have never been sustained for such length of time as to establish them firmly.

For all this, however, the Phoenix has held its way unconcerned and unaffected by the turmoil around it, prepared for all emergencies and equal to all occasions—to the honor and credit of the Company and its representatives; justifying the application to it of the couplet:

“Men may come and men may go,
But I go on for ever.”

May it do so: may its bi-centenary report shew equally satisfactory results and experiences, and may INSURANCE SOCIETY be there to chronicle its good deeds and honorable record.

It is difficult to find a Life Insurance Agent who does not spend more time, and use more arguments, to show that all companies except his own are either positively bankrupt or on the road to it, than he does in advocating life insurance proper. If INSURANCE SOCIETY had no other mission than that of convincing these gentlemen that they are the worst enemies life insurance in general, and their own companies in particular, have to encounter, then the turning of one of them from the error of his ways would be of incalculable benefit to the country, the cause, and the company he represents. Some of the Managers agree with us in this respect, and have determined to aid in the work of reformation by sending INSURANCE SOCIETY to their Agents; not because *they* are guilty, but in order that the Agents of the *other* companies may see and read it, and their policy changed, from that of detraction to that of the advocacy of his own company, without reference to, or contrast with, any other.

When Life Insurance Agents work shoulder to shoulder in the good cause in which they are engaged, they will increase tenfold the converts to life insurance, each one will reap the grain from the good seed all have sown, instead of treading it under foot in his anxiety for his neighbor's ill.

The action of the Managers, in increasing the circulation of INSURANCE SOCIETY, and in contributing to its pages, will of course tend to the increase of life insurance amongst the people, so that other companies than their's will be benefited as well as their own; but, we have no doubt that, although some may reap where they have not as yet sown, they will in time fall into line, full of gratitude for the service performed, and be desirous of joining us in its continuance.

A very unusual complaint comes from an Agent in Ontario to the effect that one of the companies he represents is in the habit of sending renewal receipts on choice risks direct to the assured; it may be that he is not so diligent as he might be in attending to that company's business, and that some of its best risks have been secured by rival companies. The complainant is not a subscriber to this journal, consequently it may be that he is not faithfully serving the companies he represents; but, if such is the case, the company should secure another Agent, as it is not wise to commence or continue a practice which, if adopted in Canada as generally as it is said to be in New York, would tend to the further demoralization of rates and practices.

The Annual Meeting of the Toronto Board of Fire Underwriters being convened on Thursday, the 19th inst., led to a very long session, as it only terminated on the third day in the afternoon, having been one of the most important meetings ever held by the Board since its organization, the subjects under discussion being many and varied, and being discussed with a very general desire for harmonious and equitable action. In the absence of the President, the Hon. John McMurrich, President of the Western Assurance Company, occupied the chair; there was a full attendance of the Toronto Agents and a full representation of General Agents from Montreal. Mr. Peter Paterson, Governor of the British America Assurance Company, was re-elected President, and Mr. R. N. Gooch, Agent of the North British & Mercantile, was elected as Vice-President during the coming year; Mr. J. Sydney Crocker, who has been the Secretary of the Board ever since its first organization, was re-appointed.

This Board is the only organization of its kind in Canada, which has been in continued active operation for any considerable length of time, excepting that of St. John, N.B., but the importance of the subjects considered at this meeting and the unanimity of its decisions, will, it is believed, lead to the revival of similar organizations in other cities, as it is now generally recognized by the public that the Toronto Board is a means of producing uniformity of rates, as a consequence of a faithful consideration of the fire hazards of the various risks brought under discussion, so that there has not been, in Toronto, any material dissatisfaction with its rulings, whilst, at the same time the interests of the Companies have been preserved by the absence of that reckless competition which has only general disaster for its legitimate end. The meeting was brought to a close by a hearty vote of thanks to the Chairman for his valuable services.

The gentlemen from Montreal expressed themselves as highly pleased with the results of the session; they were entertained at a luncheon by their Toronto brethren, and on the whole enjoyed their visit exceedingly.

At a subsequent meeting of the representatives of the Companies interested in Provincial Insurance Legislation, held in consequence of the recent decision of the Judicial Committee of the Imperial Privy Council, in reference to the Ontario statutory conditions of Fire Insurance Policies and the expressed intention of the Ontario Legislature to give this matter further attention during the present session, an influential committee was appointed to wait upon the Attorney General to secure the enactment of a satisfactory set of conditions, many of the present ones being considered inequitable and burdensome, especially the one requiring ten days' notice to be given by the companies before a policy can be cancelled, however the policy may have been obtained, and the one giving almost unlimited power to any one who assumes to act as an Agent, however he may exceed the authority conferred upon him by the company.

The deputation first waited upon Professor Hunter, the Inspector of Insurance for the Province of Ontario, who introduced their leader to the Hon. the Attorney General. After the usual formalities, the views and wishes of the deputation were fully expressed, and most courteously received by the Hon. gentleman, who promised his most careful consideration of the matters brought before him.

The New Brunswick Board of Fire Underwriters.—

In June last we gave a brief sketch of this organization, which has been in an active state of existence since its inception in 1865, and has now entered on its eighteenth year (See notice of the annual meeting in "Society Notes and Items"). It is therefore in order to give a report of its proceedings during the past year.

The membership was increased by the Agents of the "Royal Canadian," "Canada Fire and Marine," "Western," "Fire Association," "Phenix" of Brooklyn, "City of London," "Citizens," and "Norwich Union" signing the Constitution.

The co-operation of the Canadian Companies was materially facilitated by interviews held in St. John with the respective Managers of two of those Companies, and by a visit of the President of the Board to Montreal and Toronto. The new members were cordially received, all are working harmoniously together, and no Agent has had any cause for complaining that he has not received fair treatment from the Board, or that the interests of his Company have not been duly protected.

The Board, aided by the Chief of the Fire Department, caused the Act for the proper storage of Petroleum to be rigorously enforced; the petroleum magazine had to be greatly enlarged to accommodate its increased business, which resulted from the giving up of their unlawful contents by the dark cellars and other out of the way places.

The Board, finding that Gasoline was being introduced into dwellings and other buildings, published a warning in the St. John daily newspapers that the illegal use of this dangerous illuminator would invalidate all insurance policies, and they followed up this warning by bringing the matter of such illegal use to the notice of the Common Council, who at once took action in the matter, and there was a general removal of gasoline fixtures from dwellings and stores.

The Common Council, not having proceeded with the organization of a Salvage Corps, as provided for by an Act of the Provincial Legislature passed in 1878—the Board laid the matter prominently before them, and directions were given for the immediate organization of a Fire, Police and Salvage Corps, to be composed of forty members, volunteers; A Bill was ordered to be prepared for submission at the next meeting of the Legislature, to assess all the Fire Insurance Companies doing business in the City, in a sum not to exceed \$500 per annum towards the running expenses of the Corps. The Act referred to was instigated by the Board; it authorized the City to issue debentures to the extent of \$3,000, for the purchase of a Salvage Corps equipment, and to assess the Insurance Companies for the annual interest and a further sum to form a sinking fund. The Council consented to the balance of the yearly expenses being paid for out of the City Treasury, as it was shown to them that the Salvage Corps would have to save for the owners of a stock, in a building on fire, all the excess in value over the insurance, before the Insurance Companies interested would derive any benefit. Under this arrangement the annual assessment on each Insurance Company on account of the Salvage Corps will not, in all probability, exceed \$40.

The Mayor of the City of St. John attended one of the meetings of the Board to request its co-operation with the Common Council, in bringing to the notice of the Grand Jury, the danger of a fire originating on one of the wharves in the City from the sparks thrown out of the chimney of a saw mill situate in the adjacent Town of Portland. The Grand Jury summoned the owners of the mill to appear before them, and insisted on the evil complained of being immediately remedied, under pain of indictment if they neglected to do so.

The Board has acquired its present influence, as shown by the desire on the part of the local authorities to accede to its requests, by the absence of any evidence of an arbitrary spirit, and by the influential members of the community being convinced that it has at heart the welfare of the City as well as that of the Insurance Companies.

As the Board had acquired so much additional strength during the year, it was considered a favorable time to extend its system of specific ratings throughout the Province, and to modify the rates on the best class of risks in St. John—not to arbitrarily raise them, as persons who are ready to cry "monopoly" would naturally expect under the circumstances. All the risks named in these tariffs have in the margin Goad's page, block and street numbers, if such risks are shown on Goad's plans. By this method, the value of both the tariffs and plans is increased, and it tends to make them, as they should be, inseparable companions in the hands of all true underwriters. The new tariffs for St. John and Portland have been published and those for the remaining towns will soon be in the Agent's hands.

The expenses of the Board for the past year amounted to \$1,137.75; this sum was made up by the Secretary's salary, delegation expenses, compiling the new tariffs of St. John and Portland, printing, rent of Board-room, and incidental expenses.

There are men who believe themselves to be devoted and affectionate husbands and fathers, and shew themselves to be so in fact, by the expenditure they make for the enjoyment of the present by their wives and children. They educate their children highly, providing teachers in arts and accomplishments. They feed and clothe their families sumptuously. Balls, operas, jewellery and all other luxuries are secured for the loved ones; even though the fond husband and father may deny himself for the purpose; but, with the possible self-denial, there is delight in the sight of the enjoyment, and in the knowledge of the fact that he is providing it, which compensates him for his personal sacrifices. That "hope" which "springs eternal in the human breast" may induce him to believe in his ability to make provision for a continuance of these indulgences which are so agreeable in the present, and by habit, become necessary to the happiness of their participants, but, if he neglects to secure the fulfilment his good intentions by obtaining life insurance, he may fail or fall before he has achieved his object; then his sacrifices will shew themselves to have been cruelties; the habits of his family will make them unfit to dig, ashamed to beg, and unable to cope with the stings of helpless poverty

Electric Lighting.—It is necessary to immunity from danger of fire or personal injury that:

The electro-motive power of the current be adapted to the number of arcs; if it is too great the arcs become excessively long, and a dangerous centre of combustion is created.

Every wire be covered with a substantial insulator and enclosed in a lead pipe; one wire should always be underground, none should be covered by, or be near any inflammable matter.

Every burner have a pan underneath it, as the dropping of particles of carbon ignites inflammable materials.

There be no possibility of the concentration of the rays by reflection; all globes should be of ground glass or porcelain.

Metal staples be not used; porcelain fastenings are found to lessen the danger of incandescence.

Insulation, periodical inspection, avoidance of short pieces of wire; no attempt to get return currents; no cross contacts, no sagging or bending of wires; sound judgment in selecting the portion of the building through which the wires are to pass; sufficiently large wires placed out of reach, and pans underneath.

Wires to have fifty per cent. excess of conductivity above the amount necessary for the lights to be supplied; to be covered as above, and placed at least 2½ inches for incandescent lights, and 8 inches for arc lights, from each other.

Open lights positively prohibited; the conducting framework of chandeliers and lamps insulated and covered the same as the wires.

A shut-off placed at the point of entrance to each building, and the supply turned off when not in actual use, and (for the protection of firemen) when a fire occurs.

TORONTO LETTER.

To the Editor INSURANCE SOCIETY.

DEAR SIR,—Changes in Insurance circles still keep occurring. Since my last letter, Mr. G. Banks, late Assistant Manager of the "Sovereign," has resigned and gone into Real Estate and Insurance Brokerage, etc., with his brother, Mr. G. W. Banks. By this change the Underwriters' Association has lost a member whose insurance record, like his personal character, is without blemish. As an Insurance Manager he was a gentleman on whose word every reliance could be placed. I like to have a chance to say a good word for some one in this very mixed profession of ours. From 1st instant the "Sovereign" passed into the hands of Mr. F. A. Ball, of the "London and Lancashire" and "English and Colonial." The gossips are puzzled what to make of the arrangement. It is, however, generally supposed that, after a while, the shareholders of the "Sovereign" will see it to be their interest to amalgamate with the new "English and Colonial"; anyhow, Mr. Manager Ball has now an English and a Canadian Company to work with, and has reduced the number of Agent-Competitors. You know I always advocate placing Companies in fewer hands; decrease the number of Agents in the field by two, and then the business will be healthier.

The newspapers tell us that, following the excellent example of the Fire Underwriters, the Toronto doctors have now formed a Tariff Association. Strangely enough, they divide their patients into 1st, 2nd, and 3rd classes, and "rate them" or charge fees accordingly. I suppose the 1st class patients are thick skinned, or live in houses of stone or brick covered with slate, metal or patent roofing, and so on. They must have their "special hazards" too,—so much for a good example. I know that my butcher belongs to a Tariff Association of some kind. He lately told me that certain cuts and choice portions of meat are the same price with all leading Toronto purveyors. They have a sort of Minimum Tariff in fact, or perhaps "Modified Tariff" would be more applicable. "The good we do lives after us"! We expect to have a stirring time at the approaching Annual Meeting of Underwriters; Suggestions, practical and theoretical, will be in order, with a view to reaching a paying business. I understand that the representatives of such Companies as have made money in 1881 are requested to appear in scarlet coats at this meeting. If they do, I don't suppose the assembly will resemble a flock of flamingoes to any striking extent. The Toronto City Council for 1882, just elected, contains two leading Insurance men, one of whom is a boarder, and the other keeps house on his own account; though both are standard men and good citizens, one is especially so. One was serenaded the night after his election. The Grenadier Band played "Hail! smiling morn," and other selections. The Toronto rate-payers have shown great discernment in this election of *two* of ourselves, next year it should be four, for the knowledge of an insurance man does, or should, cover every known trade and profession, and his good qualities generally are so many that he should make a most efficient civic councillor and guide.

We, last night, had a bad fire on Wellington street. In some quarters the firemen are blamed, but I gather from many sources the general fact that the water pressure was a failure in a great measure. The firemen did their best, but those wretched cornices, falling about, prevented efficient work in front of the building.

Adieu,

ARIEL.

LONDON, ENGLAND., *January, 1882.*

To the Editor of INSURANCE SOCIETY.

Your closing editorial for 1881, condoling with the Fire Insurance Companies upon their losses, citing as it does, "lower rates, competition, blanketing, brokerage, and unlimited privileges," with this sympathy, sounds very much like a reason given by the Editor of the *Spectator* (New York) why he did not expose the naughty Companies, that, upon investigation they were all tarred so nearly alike with the same stick that no distinction could be made. It is always thus, every one places the mal-practice upon his neighbors. The number of Companies that really do live up to correct practices is very small, and this shows the greater reason why papers like INSURANCE SOCIETY should circulate not only among Insurance people but the

public at large, and educate the people to the fact that they pay the piper and not the Insurance Companies. The fact is, that, should the Manager of a Company at the present time insist upon Board rates (Schedule Rating) specific policies, strict adherence to conditions, charges for extra privileges, &c., he might as well close his door. He cannot stem the tide of loose practice, and until the insured in general see that the loss falls upon their shoulders for the benefit of a comparatively small number of claimants, the Managers will cater to their wants and draw the money from their pockets. Instances could be shown of Managers who have tried hard to live loyally up to their preaching, and have organized and carried on Companies upon those lines. In nearly all these cases it will be seen they were driven out of the field and their Companies wound up unless they drifted to the other side, or their chairs have been taken by men of more elastic conscience. The position I take is, "educate the great body of patrons of Insurance Companies to the fact that it touches their pockets, and this will give a quick solution to the question of eliminating evil practices from the business."

One of the Insurance papers of this city has undertaken the hard task of convincing the public and the Board of Works, that the improvement in fire protection for this city is for the interest of the public and not the Insurance Companies; giving the oft-repeated but no less pertinent statement that the Companies charge for risks as they find them, and that the fire department is not for their protection. The fact that the fire brigade was originally under the control of the Insurance Companies, and that they now contribute largely to its support, does not lighten this task. The agitation for better protection of the city against fire still continues, and some remarks of mine in one of my previous letters are strongly confirmed by a letter recently addressed by the "Fire Offices Committee" to the Board of Works. They admit that some progress has been made, but say: "The great point is, not whether the city is better protected now than ever before, but whether the provision made for the extinction of fires is sufficient." They then go on to show that they do not consider them adequate. They almost quote the words from my letter; they say: "When the enormous value of property at stake, the highly inflammable character of a large portion of it, its concentration within a comparatively small area, the extent to which buildings in which it is stored are in risk of one another, and the extremely hazardous construction of many of the buildings themselves." (This last paragraph sounds rather strange for criticism of London buildings.) The Committee then criticise the system of hydrants and the water supply, and maintain that the pressure from the hydrants is not sufficient without the assistance of steamers, especially during the day while water is required for domestic purposes; in many cases the jets would not reach thirty feet, and they urge the use of small steamers instead of manuals (This also seems unnecessary advice for any reasonable community in the present day of progress). They complain that there is not a sufficient force of men on duty during the day as well as at night. They add, "under present circumstances, the recurrence of fires of the character of the recent one in Cheapside is almost inevitable;" they close by urging upon the Board more careful and increased supervision of the erection of new buildings, drawing particular attention to the following points: "size of building, construction of party walls, mansard roofs, wood lining, and general interior arrangements." The fact is, to read this whole letter one would suppose it to be addressed to some small town in America, rather than to this great city.

As regards salvage in this city, another of my previous remarks is fully confirmed by the experiences and statistics of the Insurance Companies, and they are arriving at the conclusion that want of salvage corps is one great source of their heavy losses in London. The *Financial Chronicle* makes the following comparison:

"The fact of an infinitely small salvage resulting from London fires has long been noticeable, and one which we are in a position to demonstrate from recent insurance experience.

"Referring to statistics, brought out for a six years' term for one of our great Insurance Companies, as to the number of fires and respective claims paid by it in every place in Great Britain and Ireland, the following results were arrived at, among others: taking the average loss by fire in the Metropolitan area, or that under the control of the Board of Works, as representing the unit of £100; Liverpool showed £40 2s.; Glasgow, £39 7s.; and Manchester, £20 4s.

"Thus, in actual results, the Manchester Brigade fought its fires with four times, and the Liverpool and Glasgow ones respectively with two-and-a-half times, the success achieved by their Metropolitan brethren. The cause of the relative success shown by the above figures is one that is not far to seek."

From fire insurance I will pass to a matter that may be of interest to some of your enterprising Accident Insurance Companies and Managers: Cornelius Walford has recently compiled a paper on the statistics of fatal and non-fatal accidents, which I need not give you, as it is to be published in book form; but the following extracts from a paper by W. J. H. Whittall of the "Clerical Medical and General Life Assurance Society" may not be re-published, so I give it to you as reported in the general press. The paper was read before the Institute of Actuaries of London.

"The rapid growth of Accident Assurance, the passing of the Employees' Liability Act, and the periodically recurring discussions respecting schemes for a National Accident Fund, Mr. Whittall remarked, had created a demand for statistics on the subject of accidents which could not be said to have been satisfied. The tables given in his paper were, he believed, unique as regarded this country. They were based upon a comparison of the male population in each occupation in England and Wales, as enumerated in the census of 1871, with the average of the number of violent deaths occurring to male persons following that occupation in England and Wales during the three years 1870, 1871, and 1872. For the extraction of the particulars relating to these deaths from the records of the General Register Office, special permission was obtained from Dr. Farr. Accidents to persons under ten years of age had been excluded, and to make the investigation complete, the whole of the deaths were next classified with respect to age, the influence of age on accidents being among the subjects noted. The total number of deaths classified was 25,455. The first table gave results in 157 occupations, where neither the nature of the occupation nor the results themselves suggested any disturbing influence. Taking them in order of comparative immunity from fatal accidents, the list was headed by authors, &c.; students; total accidents in the three years under investigation 23; population in 1871, 61,085; average annual rate of fatal accidents per 10,000, 1.3. The figures in the same arrangement of number of accidents, population, and ratio for some other occupations were:—Protestant minister, 5, 9,264, 1.8; schoolmaster, 15, 19,378, 2.6; clergyman, 17, 20,694, 2.7; medical student—assistant, 4, 4,514, 3.0; printer, 49, 44,066, 3.7; teacher, professor, lecturer, 15, 13,349, 3.7; domestic servant (general), 80, 68,335, 3.9; tailor, 143, 111,843, 4.3; shoe and boot maker, 257, 197,465, 4.3; barrister, 5, 3,580, 4.7; merchant, 23, 15,903, 4.8; commercial traveller, 26, 17,895, 4.8; civil engineer, 8, 5,234, 5.1; Civil Service, 37, 25,717, 5.2; butcher, 116, 72,675, 5.3; commercial clerk, 199, 124,787, 5.3; solicitor, 20, 12,314, 5.4; police, 47, 28,330, 5.5; horsekeeper, groom, jockey, 109, 63,878, 5.7; coach, omnibus, cab owner, livery stable keeper, 10, 5,558, 6.0; painter (artist) 9, 5,005, 6.0; undertaker, 3, 1,459, 6.9; actor, 4 (all in 1870), 1,899, 7.0; farrier, veterinary surgeon, 14, 6,650, 7.0; physician-surgeon, 41, 14,684, 9.3; coachman, cabman, flyman, 183, 56,171, 10.9; plumber, painter, glazier, 356, 103,380, 11.5; horse proprietor, dealer, 6, 1,364, 14.7; pilot, 25, 3,039, 27.4; bargeman, lighterman, waterman, 354, 29,445, 40.1; and highest, horse breaker, 18, 1,253, 47.9. He then dealt with more obviously dangerous occupations, treating at length of the statistics of accidents affecting railway employes and miners, which have been the subject of special returns and reports. Table 5 distinguished for 43 occupations, as far as was possible, accidents in connection with occupation from those which occurred outside the occupation. In the case of coal miners 2,968 out of the total of 3,464 fatal accidents in 1870-2, or 85.7 per cent., occurred in connection with the occupation. In the discussion which followed, Mr. Bailey, the president of the Institute, asked if the ratio of non-fatal accidents could be ascertained. Mr. Cornelius Walford said he thought that at present this could not be determined. Remarking on the number of accidents to those having to do with horses, he observed that more persons were killed by horses than by railway accidents. From long experience of accidents from the actuary's point of view, he next offered some words of warning with

regard to the principles on which Employers' Liability Companies and some Accident Insurance Companies were conducting their business. In the Accidental Insurance business cycles of disaster occurred with as much regularity as panics in the commercial world; and, what was more remarkable, these cycles of accidents affected different districts in turns. Mr. Nelson entered at some length into an analysis of Mr. Whittall's paper, comparing its results, especially with regard to railway employes and miners, with statistics obtained from other sources. Mr. Adler said, with regard to the ratio of non-fatal to fatal accidents that investigations at Chemnitz showed that for 91 deaths there were 213 total disablements, 369 partial disablements, and 8,177 accidents of a lighter character, or, roughly, about 100 accidents to one death.

Judging from the following, which I may add we often see equalled in the columns of the same paper, we might think this is a splendid country for Life Assurance Companies.

The obituary of *The Times* of yesterday contained some remarkable illustrations of prolonged existence in six persons—viz., three of each sex, whose united ages amounted to 525 years, giving an average of 87 years and six months to each. The oldest was a lady, who had reached the great age of 96 years, beating by one year one of the opposite sex. The following were the respective ages:—80, 81, 85, 88, 95, and 96. The same obituary contained the names of 14 septuagenarians, ranging from 71 to 79 years of age, and giving an average of 75 years and 10 months.

Following this, however, we have the statement made by an eminent physician, and agreed to by others, "That there is not a perfectly healthy child in this country at the present time." This looks bad for the rising generation.

Yours,
BRITON.

ST. HYACINTHE, 17th January, 1882.

Editor INSURANCE SOCIETY, Montreal:

DEAR SIR,—Would you kindly inform me if the "Metropolitan Mutual Benefit Association of Montreal" can, by law, force its certificate holders to pay assessments even after they do not care to remain in the concern?

By replying you will greatly oblige many suffering victims,

Yours truly,
JUSTICE.

We direct this correspondent to our legal columns for reply to his query.

The Secretary assures us that it is a part of the contract that if a member wishes to retire from the association he can do so by paying the assessments due and returning his certificate, with notification of his desire. We have intended to draw attention to this very insecure affair, but have been crowded for space, will try again next month.—Ed. I. S.

SOCIETY NOTES AND ITEMS.

Mr. Wm. Badenach, the Receiver for the Union Insurance Company, gives notice to the policy-holders to file their claims against the Company on or before the 15th February prox.

Grant is serving his third term, we mean Alderman J. Macgregor Grant, the worthy Chairman of the New Brunswick Board of Fire Underwriters.

Mr. Andrew Rintoul, of Messrs. Rintoul Bros., General Agents of the Imperial Fire Insurance Co. of London, has gone for a short visit to Europe, accompanied by Mrs. Rintoul; we and many other friends wish them a pleasant sojourn and safe return.

Pleasant remarks.—One of our subscribers writes, "we did not intend to take your journal, but, during the past year, you have made it so useful that we now prefer to have it."

The Toronto Daily Press frequently reports losses occurring to the "British North American Insurance Company." Where is its Head Office?

The Citizens' Insurance Company have under favorable consideration a very liberal proposition from the Guarantee Company of North America for the transfer of the Citizens' Guarantee business. If the proposition is accepted it is most likely that the rates of premium will be advanced, as it is generally understood that they are now too low for much assurance of profit.

The Dominion Association of Commercial Travellers, having found their funds accumulating, entered into an arrangement with their members, whereby the latter were insured to a certain extent in case of death. Formerly they were insured against death by accident, but death from natural causes was added to the benefit; the first two claims presented amounted to \$900.

Argument in the celebrated case of the Globe Mutual Insurance Company, of New York, and the United States Receiver was heard before Judge Mathieu. It will be remembered that, upon the assignee declaring a dividend collocating the policy-holders here with 100 cents in the dollar, upon the net value of their policies, the United States Receiver entered a contestation, claiming that the Canadian deposit of \$100,000 was for the benefit of all the policy-holders of the Company under section 16 of the Insurance Act of 1877, and not for the Canadian policy-holders alone, the Company being a "mutual" one.

Greater force is given to our article on the evil effects on legitimate life insurance likely to flow from the operations of the "pass round the hat associations" by the fact that several of the real Life Insurance Companies have come to the conclusion to drop the word "Mutual" from their titles, because of the ill-feeling against all Mutual Insurance Companies amongst the people, on account of the assessments and failure of some of the Mutual Fire Insurance Companies. One company says it costs them over five thousand dollars a year to overcome the prejudice against themselves thus created.

The Trent Valley Advocate contains an interesting description of the steam saw mill recently erected at Trenton to replace the one burnt last Spring, in which it includes an untrue, unnecessary and unwarranted charge against the Insurance Companies, as, in no other business, would so large an amount of money have been paid on such slender data, as was in this case.

Trenton is one of the places from which Insurance Companies have reaped continual loss, and which presents such accumulation of hazard as to prevent the idea of future profits.

We are in receipt of the first number of *The Canadian Manufacturer and Industrial World*, published fortnightly at 18 Wellington street East, Toronto; Frederic Nichols, Managing Editor. This publication, the object of which is to promote the manufacturing interests of Canada, presents a neat and attractive appearance, and it should meet with a cordial support amongst the manufacturers of Canada, as it appears to be in the hands of competent parties.

The Executive of the New York Central & Hudson River Railroad Company have recently decided to accept the bonds of the Guarantee Company of North America on behalf of their employes, and the Northern Pacific Railroad Company have adopted its bonds for the guarantee of the whole of their extensive staff. Several of the New York banks, also, including the Park National Bank of the Metropolis, Merchants National and United States National, have adopted the Company's bonds of suretyship in place of private obligations.

Some of the Inspectors of the Fire Insurance Companies are advancing towards that state of sharpness which one of the Managers designates as fitting them for the occupation of reapers and mowers. A new hotel being in course of erection at Woodstock, Ont. the proprietor asked a popular local agent (a subscriber to INSURANCE SOCIETY) the rate at which he would be insured, and was duly informed thereof. Time passed away, until the building was sufficiently far advanced for insurance with builder's permit, when the agent asked the proprietor for his application. Judge of his surprise when told that THE INSPECTOR of one of the Companies had agreed to take it at the rate quoted by the agent, *and to throw in the carpenter's permit free of charge.* We are glad we don't know that Inspector, because we are well supplied with knives and razors, and because an Inspector so proficient in cutting rates could only find a suitable field for his cutting abilities on some of the monster farms of the great West, or in the pine forests of the North.

The Canada Farmers' Mutual Fire Insurance Company (Hamilton) assigned in trust for the benefit of the creditors on the 14th inst. A schedule of the assets and liabilities is not quite completed, but it is believed that the Company will be able to meet its engagements when its assets are realized. The collapse is said to be owing to recent severe losses and adverse decisions in the law courts.

At a meeting of the Council of the City of Toronto, held on the 27th ult., a report was adopted for the refunding to the Western and the British America Assurance Companies \$666 each, under an agreement made with them in 1861, by which they were to be refunded subscriptions to that amount each, for the purchase of a fire engine, in case a law should be passed by which they should be subject to taxation.

The Queen Insurance Company have issued a very neatly arranged blotting book containing a calendar for 1882 and an abstract from their annual report dated 26th May, 1881, shewing total funds £933,626 stg. and income in 1880 £663,213 stg. As an instance of the use of, and necessity for, Insurance Companies we observe that the Queen has paid, to the date mentioned, £3,473,304 (about seventeen millions of dollars) in satisfaction of claims for losses.

One view of the Tariff question is thus expressed: We have a large business in——; our agent there is energetic and popular; we are quite willing to join any tariff organization there if all the companies agree to do so, because we should retain our business at increased rates, without incurring any extraordinary odium on account of the rates having been increased, but we have a small business in——and would not feel like joining a tariff organization there for the purpose of protecting the business of the——Insurance Company.

Some of the applications to Parliament are for powers to issue policies covering losses by wind storms, tornadoes and on live stock.

A Rod In Pickle.—His Honour the Lieut. Governor of Ontario thus addressed the Members of the Legislature in his speech from the Throne on the occasion of the opening of the present Session of Parliament:

I congratulate you that recent decisions of the Judicial Committee of the Privy Council have set at rest all question as to the right of the Provincial Legislature to legislate, as our interests may from time to time require, on matters of internal trade, and in particular on the law of insurance. Some further provisions seem now necessary in order to render effectual the legislation which had for its object the securing of uniform conditions in fire policies: and I invite your attention to the subject.

"Effectual." DO YOU HEAR THAT?

Conscience Money.—The sum of two hundred dollars was recently paid to the Agency of an Insurance Company at St. John, N.B., as the first instalment towards the repayment of a claim of \$1,200, paid in 1859. The recipient of the \$1200 is dead, but, when he was dying, the restitution of the money was undertaken by a friend.

J. Howard Hunter, Esq., M.A., Inspector of Insurance for Ontario, has compiled a very useful Manual, containing the Public General Acts of the Ontario Legislature relating to Insurance, with notes of amendments, and an analytical index, also a list of special Acts of Incorporation by that body; he has favored us with a copy, which is received too late for extended notice in this issue; but, inasmuch as Provincial Legislation is a matter of great interest to the Insurance Companies just now, we are sure that they, as well as ourselves, will be greatly obliged to Mr. Hunter for his very timely production, which appears complete and its contents very well arranged.

In view of the establishment of Minimum Tariffs in Ontario and Quebec, we believe it would be to the interest of our Fire Insurance Companies to consider the good work done in New Brunswick, which has so approved itself to the sensible people there as to gain their co-operation and endorsement. We believe that one of the gentlemen whose services have been prominent in this work can be secured as an independent and efficient organizer of Local Boards and Tariffs. We shall be most happy to be the medium of correspondence with him, and we feel sure that if the New Brunswick system were fully considered it would be very generally adopted.

The General Agent of a Fire Insurance Company, on being asked to support INSURANCE SOCIETY, because the diffusion of a journal advocating proper principles in insurance matters, would benefit the companies, by educating those Agents who now take no interest in anything except commissions—replied. "Educate the Agents!" Why most of them are so sharp now that it is a wonder they don't make reapers and mowers of them.

He had just lost a pet risk through the rate being cut by one of these very sharp men who, not subscribing for INSURANCE SOCIETY, had not been educated to know that cutting of rates by him for the purpose of securing another Agent's business means the cutting of rates by some other similarly uneducated Agent, whereby he, in turn, will lose business, and so on, till his income is reduced by the fact of lower rates prevailing generally, and, in addition, it means the selection, by his company, of an Agent, who, by careful reading of the conservative articles in INSURANCE SOCIETY, has learned how to procure business without cutting rates, and so has secured indemnity to his patrons, profit to his companies, and honor to himself.

Unheeded Trifles which increased the fire hazard.

In Cobourg, on December 4th, the bad condition of the streets prevented the engines from getting to the fire on the Agricultural Fair grounds: At the same place the fire of the 23rd December is supposed to have been caused by a cigar thrown into sawdust in a spittoon. Putting sawdust in spittoons was practice prevalent during the very dark ages, but it was supposed to be obsolete now-a-days. This little pastime threatened the existence of a large portion of the business section of the town.

The Babcock extinguisher, as usual, was not in order when the fire took place in the Garner House, Chatham.

In Toronto the pressure of water was not, at first, sufficient to reach the fire, but it was afterwards used so abundantly as to destroy as much value as the fire did. The firemen were impeded by the crowd, who could not be restrained by the police from standing on the hose.

At St. Cunegonde the pressure was not applied for a considerable length of time, during which the fire became uncontrollable.

At Beauharnois, on the 21st, the engine broke and was useless for the greater part of the time whilst Kilgour's Cabinet Works were burning; water was scarce at the same time.

At St. Jean Baptiste, on the 6th, when the brigade arrived, the engine broke down, and no water could be obtained for the hand engine for some time.

Telegraphers' Insurance Company.—A meeting of the Telegraphers' Insurance Company was held on Tuesday evening, the 17th instant, when Mr. H. P. Dwight, General Manager of the Great North-Western Telegraph Company, was elected President, and Mr. James Stevenson, Vice-President. The headquarters of the Company have been removed from Montreal to Toronto.

The Retirement of the Dominion Fire and Marine Insurance Co., of Hamilton, and the intention of Mr. F. R. Despard, the late Manager, to engage in other pursuits, shew that there are occupations and investments more profitable and inviting than Insurance. In the Dominion the companies always had an honorable competitor. Mr. Despard is an intelligent, straightforward underwriter with whom all the members of Insurance Society had very pleasant relations, so that, although the number of companies is thereby reduced, yet it is so by the loss of one whom all would desire to retain.

The Annual Meeting of the New Brunswick Board of Fire Underwriters was held at their Board room in St. John on 11th inst. The President, Alderman Grant, in the chair. Fourteen Agents, representing eighteen companies, were present.

An election of officers for the present year resulted in Alderman Grant (Lancashire) being unanimously re elected President and Mr. Peter Clinch, Secretary.

Messrs. G. E. Fairweather ("London and Lancashire"), L. J. Almon ("Northern"), and T. B. Robinson ("Royal Canadian," "Canada Fire & Marine" and "Norwich Union") were appointed a Standing Committee on Rates.

A vote of thanks was given to the President for the large amount of work and time he has devoted to the service of the Board during the past year.

A Change of Management has occurred in the Sovereign Fire Insurance Company. Mr. G. Banks, who was Assistant Manager to Mr. John Maughan, jun., for nine years, and who has, since Mr. Maughan's appointment to the Toronto Agency of the "Royal" acted as Manager, resigned his position in October last, to go into partnership with his brother, Mr. G. W. Banks, whose real estate and agency business has so increased as to need the assistance of an active partner.

We regret the retirement of Mr. Banks from the active ranks of Insurance Society. His long experience in Fire Insurance, at first with the Western for five years, and for the last ten years with the Sovereign, led the Directors to make efforts to retain him in their service; as his record has always been of the highest. Though perhaps not so forward and pushing in his manners as would seem now-a-days to be necessary to success, yet as a steady, upright industrious worker in the straight-forward class of fire underwriters, his departure from the ranks of Insurance Society will probably be more regretted than would that of many a more self-assertive member.

The resignation took effect at the end of the year, and the Directors have appointed Mr. F. A. Ball as General Manager to the Company,—the offices being removed to the Mail Building, with those of the London and Lancashire Fire Insurance Co., of which Mr. Ball is General Agent for Ontario and Quebec.

Mr. Ball was very successful in his management of the British America Assurance Co., and the "Sovereign" Directors no doubt believe that a similar success will attend his management of their Company; should their capital be increased and their operations be extended beyond the Dominion, his international experience will be very valuable to them.

**NOTICES OF APPLICATIONS TO
PARLIAMENT.**

The "Commercial Travellers' Association of Canada" will apply to the Parliament of Canada, at its next session, for an Act to give effect to the By-laws of the Association, and to declare the "Accident" and "Mortuary" benefits provided by such by-laws to be exempt from liability to the creditors of any member of the Association; and also providing for the deposit with the Dominion Government of the "Permanent Reserve Fund" of the Association, for the purpose of securing the said benefits, and upon terms as similar as may be to those provided for deposits with the Government under the general Insurance Acts: and to otherwise amend and extend the Acts relating to the said Association.

By the "Sovereign Fire Insurance Company of Canada," for an Act to amend the Acts incorporating and relating to the said Company, by authorising the said Company to carry on the business of Inland and Ocean Marine Insurance, and to otherwise extend the business of the Company; to authorize the Directors to levy assessments on the shareholders whenever the stock is impaired, or to readjust or write off any part of the paid-up capital; to extend the class or nature of securities in which the Company may invest its funds: to authorize the Company to take over the business of or to amalgamate with any other Company, and otherwise to extend the powers of the Company and to amend the said Acts.

For an Act to amend the Act incorporating the Canada Agricultural Insurance Company and the Act 41 Victoria, chapter 38, and to make more clear the provisions of the said last-named Act; to provide also for supplying the place of any one or more of the joint assignees who may die, remove, or from any cause become incapacitated from acting, also to define the powers of the joint assignees as respects the collecting, making or giving notices of calls, bringing of suits for assessments on stock, and for other purposes.

To the Legislature of the Province of Quebec, at its next session, by the Liverpool & London & Globe Insurance Company, for the passing of an Act to enable the said Company to contract and to sue and be sued, in the Province of Quebec, in the name of the Company, and for other purposes.

For an Act to amend the Acts relating to the Anchor Insurance Company, by enabling it to transact the business of Fire Insurance, and to reduce its capital, and for other purposes.

The London Mutual Fire Insurance Company to authorize them to adopt the provision relating to Mutual Insurance Companies in Ontario, and to issue policies covering losses from wind-storms and tornadoes.

By the British America Assurance Company to change the time for the holding of the Annual Meeting from first Monday of August to the second Thursday in February, and to close the annual statement on the 3rd December in each year, and to consolidate all Acts affecting said Company.

By the Great Western R. R. Co., for an Act extending the period of 12 months limited by the 5th section of the Act authorizing the establishment of Superannuation, Provident and Insurance Funds.

For an Act to incorporate the Tecumseh Insurance Company of Canada for the purpose of carrying on Fire and Inland Marine and Live Stock Insurance.

By the English and Colonial Insurance Company to authorize the Company to organize and commence business on the subscription and payment, on account of capital, of less amounts than are mentioned in their Act of Incorporation, and for other purposes.

By the North America Mutual Life Association, to change the name to the Dominion Life Insurance Company, and for other amendments to Act of Incorporation.

By the Ottawa Agricultural Insurance Company, for a Special Act to authorize the said Company to wind up and liquidate its affairs.

By the Mutual Life Association of Canada, to change the name of the Association, also to empower them to issue policies on the principle of non-participation of profits, and for other purposes.

By the Dominion Fire and Marine Insurance Company for an Act empowering them to close their business, wind up their affairs, and distribute their surplus assets.

BRIGADE NOTES.

At a recent fire in Chatham, Ont., it was found that one 7 x 9 chimney was made to do service for no less than 9 rooms, a chimney sweeper had lodged the soot in it which took fire and burst the chimney. The fire extinguisher of the Chatham Department was not in working order (a usual circumstance), and so considerable damage was done by water.

The Christmas Decorations of St. Paul's Church, Chatham, took fire from a chandelier, and, but for the timely exertion of Messrs. Potter, Hall and Broster, might have involved the destruction of the edifice.

At a meeting of the citizens of Woodstock, N.B., Mr. W. M. Connel addressed them on the subject of a water-works system for the town, and a resolution was passed declaring it advisable that water-works be provided for the town as soon as practicable.

The Hamilton Fire Department will soon be in receipt of a jumping sheet made of the best canvas, bound with strong rope, and fitted with hand beackets all round. They are intended for use at fires, where occupants of burning buildings may jump into them, and thus reach *terra firma* in safety.

An alarm of fire was given from the box at the corner of Dubord and Berri streets, in order to let the French delegates see the working of the Montreal fire brigade. In three minutes a hose reel from No. 7 station was on the spot and a stream playing. After other two minutes the men were sent back, and the visitors expressed themselves as greatly delighted with the performance.

Chief Benoit, of the St. Henri Fire and Police Brigades, has prepared his annual report, which shows that there were only two fires within the limits of the town during the past year. The damage amounted to only \$100, while in 1875, the year before the establishment of the brigade, the loss from fires in the town was \$9,103.

Fredericton, N.B., is being strongly agitated on the question of water-works. Its public-spirited citizens consider it time that the seat of Provincial Government, Normal School and other public institutions should have a proper water supply.

Kingston.—It is Colonel Strange's intention to ask the Militia Department to permit him to enter into correspondence with the civic authorities with a view of ascertaining if the city would feel disposed to supply a hand engine and hose to be in charge of "B" Battery. Captain Horsey is desirous of having a paid fire department, by a reduction of the number of men now attached to it. His object can be attained without additional cost to the city.

The Toronto Fire Brigade.—Mr. Joseph Bourne, of Toronto, who has lately returned from England, states that while in Manchester he visited the Central Fire Station. He was introduced to Chief Tozer, who, on learning that he was from Toronto, told him that he had studied the Toronto fire alarm system, and had found that it excelled theirs. He admitted, after Mr. Bourne had explained to him that the hydrants in Toronto were fixed and the hose always coupled—the hose of the Manchester brigade being in single lengths, always uncoupled—that the Toronto brigade with their appliances could beat them. When parting with Mr. Bourne, Chief Tozer said:—"Tell the Toronto brigade that there is one man in Manchester who owns that they can beat us on every point, and I appreciate the determination of your city to have good appliances to put out fires at any cost. Here in Manchester," said the chief, "we trust too much to the alertness of the men in putting out fires."

In the report of a recent fire we read, "when the Brigade approached the blaze they perceived it was beyond the limits of the corporation, and so returned to their quarters. This is not the case when a fire occurs in Montreal or any of its suburbs, there you find firemen of different municipalities working side by side in friendly rivalry of efficiency only, which spirit we trust will long continue. If such good feeling does not exist in some other of our Canadian cities and their suburbs, would it not be a good idea for an arrangement to be made for the extension of fire service and water supply, so that every fire may be surely extinguished whether beyond or within the bounds of those who first discover it. It generally happens that city taxpayers are interested in properties laying outside the city limits, and that suburban populations are employed by city people, therefore there is such community of interest as ought to produce united effort for the extinguishment of the common foe; a proper appreciation of the true nature of a loss by fire will accomplish this, and do much towards producing equitable co-operation between neighboring municipalities for the common welfare.

A very interesting discussion took place in the St. John, N.B., Council on the 14th ult., on the matter of Salvage Corps and increased pay for the firemen.

The report from the Fire Committee announced that the memorial of the several Fire Insurance Companies referred to them, relating to the organization of a Salvage Corps under the Act 41 Vic., cap. 107, had been before them.

Upon full discussion and consideration the Committee are of opinion that it would be desirable to organize a volunteer corps to act as a Fire Police under the authority of the law relating to the Fire Department, 13 Vic., cap. 5—as well as a Salvage Corps under 41 Vic., cap. 107. In this way an efficient and necessary branch of the Fire Department would be established for the general protection, in providing for the preservation of property, preventing deprecation, and maintaining order in case of fire. The Committee believe that an efficient corps of reliable persons could be organized without any difficulty, and with this end in view they urge upon the leading citizens to bring the desirability of the formation of such a company to the attention of trust-

worthy young men in their employment or under their influence, and so provide volunteers for this public service.

The Committee have considered the cost of such an organization, and estimate the annual expenditure as not exceeding \$1,000, of which sum the several Fire Insurance Companies should be assessed one half, not to exceed \$500 annually, in addition to the assessment now levied on them for the Salvage Corps equipment.

The Fire Police and Salvage Corps, so organized, would be under the control of a superintendent or chief officer, with a first or second officer under him, in charge of the whole force. A room or place of meeting would be provided by the city.

The Committee submitted a statement of the present equipment for the use of the corps, an estimate of the additional equipment required, and also of the items of the proposed annual expenditure.

We recommend that a Fire Police and a Salvage Corps be organized under the law, on the basis above mentioned, not to exceed 40 members; and that the Chief of the Fire Department be authorized and requested to call for volunteers for this service, and to receive the names of persons willing to enroll, and report to the Fire Department Committee.

That a bill be prepared, to be submitted to the Local Legislature for enactment, to authorize an assessment on the several Fire Insurance Companies of the sum of \$500, being half the estimated yearly cost of the corps, in addition to the assessment now made on such Fire Companies.

That the pay of the Chief of the Fire Department be increased to \$1,000 per annum, commencing on the 1st of January next, and that the annual pay of the district engineers, hosemen and hook-and-ladder men for the coming year to be increased \$80 each man.

That the petition of the members of No. 3 Company, asking that they may be supplied with chairs for their room, fitted up by them, be granted, and the chairman be authorized to purchase the same.

Alderman Robertson stated that the Salvage Corps would cost the city only \$500 per year as the Insurance Companies would pay \$500 also. The objection that the city should not contribute was met by Alderman Grant by stating that the insured benefited first and then the insurers. If a dry goods merchant had a stock worth \$30,000 and was insured for \$20,000, the Salvage Corps would have to save \$10,000 worth of goods before the Insurance Companies could benefit to the extent of one cent. Such a corps would also be a great benefit to the poor who could not insure. British Insurance Companies were not making money in Canada, but the contrary. He thought the Companies were making a very fair offer in this matter.

Ald. Allan said that in Boston and other cities the Insurance Companies supported the Salvage Corps, and it was right they should, as they had the benefit. He thought they should do the same here.

Ald. Troop said that the city was bound in honor to carry this matter out, and he was in favor of honor in public affairs. He was glad that they were going to have a volunteer organization, the bone and sinew of the country. He thought such a corps would be most valuable to the city, many fires being set merely for the sake of plunder.

The movement for an increase of the pay of the firemen was in consequence of a reduction of 40 per cent. some years ago which had not been restored, so that many of them, including the Chief, were inclined to leave the force. The Alderman bore testimony to the efficiency of the Fire Department under its present head, who had undertaken the duties of store-keeper in addition to his own.

The report was agreed to and passed.

LEGAL DECISIONS IN INSURANCE CASES

COMPILED BY

MESSRS. MONK & RAYNES, ADVOCATES, MONTREAL.

THE CITIZENS INSURANCE CO., *vs.* PARSONS.THE QUEEN INSURANCE CO., *vs.* PARSONS.

These cases which have dragged their weary steps through all the Courts of Ontario, have at length been finally settled by the Judicial Committee of Her Majesty's Privy Council.

The first and most important question, which their Lordships considered, was one arising from the provisions of the B. N. A. Act of 1867, relating to the distribution of legislative powers between the Parliament of Canada and the Legislatures of the Provinces. The question being whether the Province of Ontario had the right to lay down conditions for all Insurance Companies doing business in that Province; involving the wider question as to whether Insurance matters ought to be regulated by the Dominion or the Provincial Parliaments. The particular statute impeached being the 39 Vic., Ont., cap. 24, intitled, "An Act to secure uniform conditions in policies of Fire Insurance."

By the British North America Act, sec. 91, the Dominion Government is authorized to make laws for the good government of Canada in all cases not coming within classes of subjects assigned exclusively to the Provincial Legislature.

Then, as the statute says, "for greater certainty," certain subjects are assigned specially to the Dominion Parliament, and in the next section certain other special subjects to the Local Houses.

In the cases in point, the question arose as to whether the Act impeached falls within any of the classes of subjects specially assigned to the Province, and enumerated in Section 92 of the B. N. A. Act.

The main contention on the part of Parsons was, that the Ontario Act in question had reference to matters of "property and civil rights" in the Province, which would bring it under No. 13 of section 92, he contending that contracts for insuring properties in the Province against fire came legitimately within that class of subjects. The Companies, on the other hand, contended that civil rights meant only such as flowed from the law, and gave as an instance the status of persons.

Their Lordships, however, thought the latter construction incorrect: and found no sufficient reason in the language itself, nor in the other parts of the Act, for giving so narrow an interpretation to the words "civil rights," and considered the words sufficiently general to embrace in their fair and ordinary meaning rights arising from contracts; and that such rights are not included in any of the subjects enumerated under section 91 as falling specially within the powers of the Dominion Government.

The next question considered by their Lordships was as to whether (assuming that the Ontario Act related to the subject of "property and civil rights") its enactments and provisions come within any of the classes of subjects enumerated in section 91 of the B. N. A. Act.

The only one which the Companies suggested as expressly including the subject of the Ontario Act is No. 2, viz.: "The regulation of Trade and Commerce," which immediately opened the question, "Is Insurance a trade?"

Without entering at length into the various arguments adduced by counsel, or the reasons assigned by their Lordships, it suffices to say that their Lordships found, "that, in their view, the Dominion Government's authority to legislate for the regulation of trade and commerce does not comprehend the power to regulate, by legislation, the contracts of a particular business or trade, such as the business of fire insurance, in a single Province; and therefore, that its legislative authority does not, in the present case, conflict or compete with the property and civil rights assigned to the Legislature of Ontario by No. 13 of section 92."

With reference to the question of how far the general power to make regulations for trade and commerce, when competently exercised by the Dominion Parliament, might legally affect property and civil rights in the Provinces, their Lordships referred to the cases of *L'Union St. Jacques de Montreal vs. Belisle*, L. R., 6 P. C., 31, and *Cushing vs. Dupuy*, L. R., 5 Appeal Cases 400, where the matter was fully discussed.

There were also special contentions urged by the Citizens' Company by which they endeavored to prove the illegality of the Act in question, but these were overruled by their Lordships in each instance.

In the Citizens' case the judgment appealed from was reversed, there having been a breach of the conditions. In the Queen case their Lordships thought the judgment ought to be reversed also, but referred the action back to the Court of Queen's Bench to decide the question as to whether the quantity of gunpowder kept in the building containing the property might be considered just and reasonable, which point they considered was altogether out of their jurisdiction.

SUPREME COURT OF IOWA.

BON *vs.* RAILWAY PASSENGERS ASSURANCE CO. *In Appeal.*

The Plaintiff having an accident insurance ticket or policy containing a provision that the "Insurance shall only extend to bodily injuries, fatal or non-fatal, when accidentally received by the insured while actually riding on a public conveyance provided by common carriers for the transportation of passengers in the United States or Dominion of Canada, and in compliance with all rules and regulations of such carriers, and not neglecting to use due diligence for self-protection", was riding upon a passenger train, and as it approached the station and was slowing up, went out on to the platform. While standing there, owing to a sudden jerk of the train, another passenger was precipitated against him, and he was thereby thrown from the car and severely injured. It was a regulation of the Railroad Company that passengers should not stand on the platform, and Plaintiff was aware of such rule. *Held*, in an action upon such accident policy, that upon such state of facts verdict should have been ordered for the Defendant.

CIRCUIT COURT, MONTREAL.

THE METROPOLITAN MUTUAL BENEFIT SOCIETY, *Plaintiffs,*
vs. MICHEL BEAUREGARD, *Defendant.*

The plaintiff sued for the recovery of certain contributions imposed on the defendant in accordance with the regulations of the Association. The defendant denied the legal existence of the Association, and alleged that he had been deceived by its Agent.

The Court dismissed the plea as unfounded, and condemned the defendant to pay the amount claimed.

ALEXANDER *vs.* BRUNET.

The Defendant in this case insured his life with the *Ætna* Life Insurance Co., for which the Plaintiff is agent, and signed a note agreeing to pay the Company a certain sum for the insurance. A few days afterwards he received the policy, and found that it contained a clause guarding against accidents caused by the use of intoxicating liquors. He immediately wrote to the Company, asking them to expunge this clause, which they, very naturally, refused to do. Mr. Brunet then refused to pay the amount of his note, and the Company brought the present action. Judge Laframboise, last month, maintained the Plaintiff's action, and condemned the Defendant to pay the whole amount demanded.

Judge Laframboise, last month, decided that a Mutual Insurance Company has the power to prosecute in the Montreal Courts any one insured in the Society, though he may live in another district.

**A FEW ARGUMENTS
FOR ACCIDENT INSURANCE.**

DECEMBER, 1881.

Galbraith, London, crushed fatally.
 Hosie and Watson, burned by explosion ; Watson dead.
 Willie Hall, accidentally shot.
 Dan. Davey, Napanee, and Noble Johnson, drowned.
 Griffith, London, accidentally shot.
 James Leithwaite, London, crushed by falling car.
 Loss of the steamer "Jane Millar;" 30 lives lost.
 Bliss Martin, Charles Doig, Harris, Farrell and Kelley,
 killed by a falling building.
 James Delaney, killed between cars.
 Ten men injured by boiler explosion.
 Nine men perish in a burning house.
 Boy Clifford, killed in a coal breaker.
 Mr. Stutters, shot while hunting.
 Joseph Tourgee, drowned in an ice hole.
 Explosion of a still, four men severely injured.
 Miss Lucretia Mackenzie, died from effects of a fall.
 Boy shot by his father's gun falling and discharging.
 Charles O'Neil, Patrick Ryan, drowned.
 Mrs. Smith, died from effects of falling out of a waggon.
 William and Michael O'Meara, drowned while skating.
 By falling over a precipice, Levi Horton, Edward Smith,
 Miss Norah Desmond, Miss Nellie Howard and Miss May
 Dacey were severely injured.
 Jean Baptiste Moreau, neck broken by falling out of a
 waggon.
 Robert Coverdale, strangled in a mill.
 Michael Brick, killed, and two men injured by a train.
 Two men killed on South Eastern R. R.
 Mrs. Neagle, Miss Dugan, Alex Mackenzie, C.
 Weatherstow, Mrs. Middleton, Mr. Swartzenberger, Mrs.
 Waldron, all injured by runaway teams.
 George Gregory, drowned.
 Eli Meecham, thrown from waggon and drowned.
 Burns and Leonard, injured by a falling box.
 Samuel Jackman, accidentally shot.
 Daniel Stricker, killed by a falling tree.
 Wm. John, kicked by a horse ; fatal.
 John Murray, accidentally shot.
 George Valentine and wife, killed by a train.
 Ernest Kleinstauber, thrown from waggon and killed.
 Chas. Ivers, choked.
 Albert Hutchinson, killed, and Geo. Axelby, injured by
 falling tree.
 Mrs. Depew, killed by train.
 Odilon Legault, killed by falling from a window.
 John Nicholson, injured fatally by falling from a waggon.
 Marion Blake, broken leg.
 John Charles, broken thigh.
 John Cauthry, shot in the foot.
 James Hayden, drowned.
 James Leithwaite, crushed by falling off a car.
 R. R. accident, one man killed and one injured.
 Vienna Theatre burned, 1,000 lives lost.
 R. Ormiston, killed by threshing machine.
 Patrick Curran, died from falling off a waggon.
 John Murray, shot in the head.
 Joseph Lemarche, died from falling from a derrick.
 Patrick Governey, fell from train, severely injured.

The Liverpool *Courier*, in a late issue, undertakes to show that the Railway is even more deadly than War to Her Majesty's subjects. The railway returns of last year showed that from January 1 to December 31 no less than 7,915 persons were killed and injured on the English railways and the premises of the companies. During the South African and Afghan campaigns the losses in killed and wounded were 5,918. The accidents from one single cause were greater, therefore, in a year, than from all the ravages of war. But

when the destruction of life by all kinds of accidents is taken into account, the musketry and artillery practice of the battle-field, in its results, sinks into comparative insignificance. Of drowning alone there were 3,690 cases during the year in the United Kingdom. The moral is obvious : Take out an accident policy.

A writer says that the Accidental *Deaths* in Canada during the month ending December 14th, were 141—of course but a very small proportion, about one per cent. of accidents, caused immediate death.

An English railway magnate, Sir Edward Watkin, declares that the safest place in the world for human life is on a railway train. He bases this boast on the mortality statistics.

A very laconic correspondence lately took place between the Manager of a real Life Insurance Company and a policy-holder, the latter of whom commenced it by writing :

"I wish to cancel my policy in your company and to obtain its surrender value, as I am about insuring in a Mutual Benefit Association. I know what you will say, but I have tried your company for several years and have now determined to try the other kind.

The Manager replied : "Yours of—received ; enclosed "please find cheque for \$—, being surrender value of "your policy of *life insurance*."

"When you are older, you will be wiser."

WISER ! will he? We think that is very doubtful, for if a man throws up a life policy which he has kept in force for years, he cannot have very much of a substratum of sense, common or otherwise, on which to build any show of wisdom anyway ; but if, in addition to this piece of folly, he does it for the purpose of insuring (save the mark) in a "pass round the hat association" he is too far gone in foolishness ever to attain wisdom in any form.

Sadder, he may be ! yes, when after a few years' experience of life insurance which does not insure, he finds that the passing round of the hat brings only a very small proportion of the money which was promised to the dead husbands and fathers' and which they believed they were securing for their dear ones ; aye, and that these moneys come from people who pay because they are not likely to live ; from people who declare their intention to leave the association because of its now numerous requirements of contributions ; and from others who denounce the deceits practiced upon them when they were roped in by delusive statements.

WISER ; No ; because wisdom can only exist whilst time and opportunity are afforded for its exercise ; sadder, yes, even to madness, because, if health and funds then permit, the fact of years of folly and of moneys thrown away may destroy his principle of self-denial and his faith in all financial schemes, so that he will then forego true insurance ; or his increased age may make life insurance so costly as to prevent its attainment ; or, sadder yet to contemplate, he may have lost health as well as money, and so be unable to procure life insurance, no matter how anxious he may be to do so, or how willing to deny himself of pleasures and comforts, for the sake of those whose future lives he desired to protect from poverty and suffering. Remorseful, aye, the ever-present thought of his folly and its consequences will wear both heart and mind away, till his anxieties bring him to a premature grave.

STANDARD FIRE INSURANCE COMPANY.

Head Office : Hamilton, Ont.

FULL DEPOSIT made with the Government

D. B. CHISHOLM, Esq., Hamilton, PRESIDENT.
 JOHN BAIRD, Esq., St. Thomas, VICE-PRESIDENT.

H. THEO. CRAWFORD, SECRETARY.

Fires in Canada during the Month of December, 1881.

EXPLANATION OF ABBREVIATIONS.

S 34, B 104, 243, means—Sheet 34; Block 104; No. 243 on plan. O Owner; T Tenant; Ca., Cause of fire. Nos. after name of place are days of month. In Loss and Insurance columns B means Building; C Contents.

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		
	Total Losses.	Losses to Ins. Cos.		Total Losses.	Losses to Ins. Cos.	
ONTARIO.						
AILSA CRAIG, 31st, S 1, B 3, brick store, O & T W. K. Atkinson; Ca	290	290	LOUISVILLE, 26th, store and telegraph office, O & T D. Bedford; Ca	700	455	
ALVINSTON, 26th, hotel, O Mrs. Little, T G. Ordish; Ca	1200	....	MOULINETTE, 18th, saw mill and cabinet factory, O J. Snetsinger; Ca supposed incendiary. T W. Bisbee.	2000	445
BATHURST TWP., 30th, wood saw mill, O Mrs. Sybil Chester; Ca	1000	1000	NAPANEE, 30th, office woollen mill, O & T A. Toomey; Ca	1000	None.	
BEACHVILLE, 8th, limekiln buildings, O & T Bremmer; Ca	400	....	NEWBURGH, 18th, paint works, O H. Ramsdell, T H. J. Taintor.	2250	800
BEAVERTON, 27th, frame hotel and outbuildings, O A. Hamilton.	445	445	NEWCASTLE, 6th, S 1, B 3, No.—, blacksmith shop, and storage warehouse, O Massey Manufacturing Company, T W. Adams; supposed incendiary.	1500	1300	
Belleville, 13th, hotel stable, O W. Dafoe; Ca supposed incendiary. Contents, T Arkle. 13th, blacksmith shop, O L. O'Brien, T T. Naylor. 15th, stable, O J. B. Graham. Contents, T Cook. S 1, B 15, No. 470, Hotel stable, O & T John Doyle. Dwelling, O J. B. Graham, T Mrs. Marrion. 17th, vacant dwelling, O Francis Clarke 22nd, dwelling, T Mrs. Eliza White.	573	223	ORONO, 6th, frame dwelling, O & T John McComb; Ca	550	300	
	1300	1300	OTTAWA, 11th, saloon and store, O J. Heney; Ca defective chimney.	150	100	
	500	Ins'd.	PARKDALE, 21st, dwelling, O Mrs. Bullivant; Ca Stable and workshop, T Jas. Bullivant; Ca	100	100	
	100	Ins'd.	PARK HILL, 8th, flax mill and contents, O & T H. C. Baird; Ca	750	500	
BELMONT, 3rd, R.R. Station, O Credit Valley R.R.	300	None.	PERRY, 16th, R. R. depot, O & T Canada Southern R.R.; Ca stove	225	150	
BRACEBRIDGE, 10th, frame dwelling, O W. J. Hill; Ca	200	None.	PICTON, 18th, farm dwelling, O & T J. L. Ferguson; Ca chimney.	3000	None.	
BRANTFORD, 14th, oil refinery, O A. Watts, T Schooley; Ca	150	150	PORT COLBORNE, 15th, S 1, B G, frame boarding house, O & T Mrs. McFall; Ca Frame and brick store, O Mrs. McFall. Tailor, T H. Sweeney. Barber, T R. Thayer. Brick store, O Samuel Hopkins. Tailor, T J. Colloton. Dentist, T S. J. Hopkins. Hotel and stable, O Mrs. Hannaford, T H. Bell.	....	....
COBOURG, 4th, agricultural fair ground sheds; Ca incendiary.	500	300		25th, S 4, B 16, No. 56 to 74, Omnibus block, O R. H. Eys; Ca	600	400
4th, brick building, formerly school, Ca incendiary.		Dry Goods, T H. W. Post.	2000	2000
13th, dwelling, O —, T J. R. Davidson; Ca sparks from stove.	69	69		Photographer, T O. E. Hubbs.	3000	2000
23rd, dry goods, O Hovey, T Cole & Sanders; Ca cigar in sawdust in spittoon.		Hall, T Odd Fellows.	2000	2000
DEMORESTVILLE, 8th, barn, sheds and contents, O & T Peter Benson; Ca supposed incendiary.	1000	200		Jeweller, T J. F. Berringer.	875	875
DUNDALK, 4th, store, dwelling and P. O., O & T G. R. Middleton; Ca	779	779		7c. store, J. G. Bennett & Co.	1000	800
ESQUESING TWP., 29th, frame dwelling, O & T W. J. Perryman; Ca	150	150		Dwelling, T R. H. Eys.
HAMILTON, 1st, S 7, B 18, Nos. 28 & 30, new survey, Omnibus block, O Joseph Lister; Ca Tailor shop, T W. King. Dry goods, T J. Crossley. Drugs, T J. W. Gerrie. Com. College, T R. E. Gallagher. 1st, dwelling, O Catharine Wilson; Ca defective flue.	1891	1891		Millinery, T Mrs. Nagle.	374	298
	665	665		GROCERIES and glassware, W. A. Carson.
	899	899	PORT DALHOUSIE, 27th, barn and contents, O & T W. E. Clarke; Ca incendiary.	1000	004	
	500	500	RAWDON TWP., 1st, barn and contents, O & T J. G. Pearson; Ca	1200	600	
HAMILTON TWP., 2nd, farm buildings, O J. Clark, T — Nelson; Ca incendiary.	800	800	RICHMOND HILL, 23rd, frame dwelling, O & T J. Gilroy; Ca	800	550	
INGERSOLL, 22nd, vacant dwelling, O Eliza Hudworth; Ca incendiary.	100	100	SEYMOUR EAST, 21st, barns, O & T Jasper Lock.	500	500	
29th, S 1, B E, No. 2, frame carriage shop, O Mrs. Dyke; Ca incendiary.	400	None.	SIMCOE, S 1, B H, No. 123, Norfolk house (hotel), O A. Walsh; Ca stovepipe.	445	445	
Nos. 2 & 3, contents of do. and blacksmith shop, T Sutherland & Siggins.	1827	970	T J. W. Doyle.	400	400	
No. 1, pump factory and planing mill, O & T Campbell Bros.	200	None.	6th, frame dwelling, O & T Joseph Coates, Ca defective chimney.	1500	1000	
KINCARDINE, 10th, S 1, B 3, No. 59, book stock, T S. Henry; Ca falling chandelier.	150	150	SOPHIASBURGH TWP., 8th, barn and contents, O & T W. German; Ca	237	237	
KINGSTON, 1st, dwelling, O Capt. Byrne, T John Walsh; Ca incendiary.	600	600	ST. CATHARINES, 22nd, 3 old frame tenements unoccupied.	....	....
1st, dwelling, O Mrs. Shaughnessy.	250	....	TORONTO TWP., 10th, farm outbuildings, O & T R. Dobson; Ca sup. incendiary.	1200	1000
26th, sloop Frances Smith & 52 tons hay, damaged.	100	100	TORONTO, 30th, dwelling, S 75, B 486, Nos. 79 & 81, O G. Philips; Ca stovepipe.	300	300	
LONDON, 29th, frame carpenter shop, O & T Mrs. E. Wells; Ca	350	223	T S. Malcolmson.	150	None.	
LOTUS, 12th, vacant abandoned dwelling; Ca incendiary.	400	250	T B. Lancelot.	300	None.	
			TRAFALGAR TWP., 2nd, dwelling and outbuildings, O & T R. Halloran; Ca	100	100	
			TWEED, 22nd, bakery and contents, O & T W. White; Ca	150	150	
			WHITBY, 31st, dwelling, O J. R. Philp. Contents, T J. R. Bryan; Ca	500	350	
			WOODFORD, 28th, stable and contents, O & T John Lemon; Ca	800	500	
			Locality not known, 8th, woollen mill, O & T W. Johnson; Ca picker.	300	None.	
				2660	600	

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.	
	Total Losses.	Losses to Ins. Cos.		Total Losses.	Losses to Ins. Cos.
QUEBEC.			NEW BRUNSWICK.		
BEAUHARNOIS, 21st, S 1, B 12, No. 5-6, cabinet works, O & T Kilgour & Co.; Ca	3000	None.	APOHAQUI STATION, 14th, dwelling and store, O & T E. Jones; Ca	600	None.
CAPE DIAMOND, 5th, dwelling, O Mrs. George, T W. D. Campbell; Ca hot air furnace.	184	184	BERRY'S STATION, 8th, steam saw mill, O Wilson & Ayer, T Cushing & Wright; Ca incendiary.	5000	3000
CHAMBLY CANTON, 8th, leather board factory, O & T T. Willett; Ca	9000	6000	FREDERICKTON, 7th, Engine house and contents, O Fredericton Branch R.R.; Ca	10000	5600
HULL, 3rd, frame dwelling, T Fielding; Ca	900	None.	30th, S 2, Sec. 4, No. 26, drugs and chemicals, O Est. John Coy, T G. S. Denis & Co.; Ca lamp on shelf.	346	305
MONTREAL, S 78, B 630, No. 386.—1st, lumber pile, O M. Bertrand; Ca	1000	None.	KESWICK, 7th, barn, O & T E. Merrithen; Ca	500	None.
S 5, B 8, No. 369.—2nd, stone building, O Est. Wilson; Ca	1936	1936	NORTON STATION, 2nd, barn, O & T Richard Prince; Ca	300	None.
369—trunk factory, T J. Eveleigh & Co.; Ca	7639	7639	PETITCODIAC, 6th, spool factory, O & T R. Robertson, jr.; Ca furnace.	125	125
367—furrier, T W. Samuel; Ca	6000	6000	PORTLAND, 1st, S 8, B 44, No. 36, carriage factory, O & T Kelly & Murphy; Ca	1780	1780
S 25, B 173, No. 761.—2nd, printing office, O J. Whalen, T Evening Post; Ca sup. incendiary.	750	750	S 8, B 44, No. 34, frame dwelling, O & T Mrs. Hutchinson; Ca carriage factory.	850	850
S 38, B 268, No. 408.—11th, jewelry, O J. Leclaire, T J. E. Bergeron.	150	150	RICHIBUCTO, 21st, frame dwelling, O & T P. Cona; Ca	500	None.
S 28, B 190, Nos. 10 to 18.—18th, paint work, O & T A. Ramsay & Son; Ca	2255	2255	ST. ANDREWS, 2nd, machine shop and contents, O N. B. & C. R. R. Co.; Ca	30000	10800
S 18, B 121, No. 237.—24th, dry goods, T Boisseau & Frere, Ca gas in window.	1650	1650	ST. JOHN, 7th, S 15, B 43, Nos. 37 to 41, tenements, O W. D. Carron; Ca various attempts at incendiaryism.	100	100
S 18, B 107, No. 159.—25th, photograph gallery, O J. R. Julien.	297	297	P. E. ISLAND.		
T J. A. Dagenais; Ca nitric acid.	1000	1000	CORNWALL TWP., lot 32, frame dwelling, O & T C. Squire; Ca defective flue.	2000	1500
S 74, B 581, No. 601.—31st, boot and shoe factory, P. Hemond & Co.; Ca	500	500	MONK & RAYNES,		
OUTREMONT, 28th, frame dwelling, O & T A. Gibb; Ca	700	500	Advocates, Barristers, Commissioners, &c.		
PAPINEAU ROAD, 17th, shed, O W. Roberts; Ca	250	....	CHAMBERS: Nos. 1, 2 and 3, over City and District Savings Bank,		
PRINCEVILLE, 6th, frame dwelling, O & T Mrs. H. Prince; Ca	275	275	No. 178 St. James Street, Montreal.		
QUEBEC, 11th, liquor factory, T Owen Murphy as Canada Co.; Ca	2164	2164	E. C. MONK, M.A., B.C.L. CHAS. RAYNES, B.A., B.C.L.		
25th, storehouse, O & T W. Vennor; Ca	....	....	ROBINSON & KENT,		
RICHMOND, 25th, frame dwelling, O T. Bedard; Ca	1200	800	BARRISTERS, ATTORNEYS, SOLICITORS,		
T G. Laplante; Ca	100	100	NOTARIES PUBLIC, CONVEYANCERS, &c.,		
ST. CUNEGONDE, 18th, S 17, B 34, No. 12, nail and lock factory, O & T Montreal Rolling Mills; Ca accident.	34528	30650	Victoria Chambers, No. 9 Victoria Street, Toronto.		
ST. JEAN BAPTISTE, 6th, S 19, B 30, No. 132, cabinet store, O A. Frigon; Ca explosion of coal oil lamp.	1500	1200	J. G. ROBINSON, M.A. HERBERT A. E. KENT		
B 31, No. 137, tenement, O J. F. St. Louis; Ca cabinet store.	445	445	C. H. STEPHENS,		
ST. SAUVEUR, 29th, barn and contents, O W. Tozer, Ca	500	....	ADVOCATE,		
SOUTH COVE, 26th, S 1, lumber office, O & T Gilmore & Co.; Ca	400	400	112 ST. FRANCOIS XAVIER STREET,		
WEST FARNHAM, 17th, steam saw mill, O & T Thos. Parkyn; Ca	3500	1356	MONTREAL.		
NOVA SCOTIA.			JACKSON RAE,		
DARTMOUTH, 9th, Portobello house, T E. W. Wright; Ca	5400	5400	GENERAL FINANCIAL, INVESTMENT AND COMMISSION AGENT,		
INDIAN HARBOUR, 20th, wrecking Steamer Albert, O F. C. Stevens; Ca lamp upset.	....	....	Office: Royal Insurance Chambers, Notre Dame St., MONTREAL.		
NORTH SYDNEY, 12th, S 1, B 15, Conflagration, 8 buildings all wood, sparks from flue on pile of mattresses.	100000	....	W. THOMSON & CO.,		
General store, W. H. Moore & Co.			Private Bankers and Real Estate Agents,		
Shop dwelling and store house. J. W. Ingraham,			Barrie, County of Simcoe, Ont.		
Shop and dwelling, John Smith.			We have a most intimate knowledge of the whole county, and buy and sell all kinds of Real Estate on Commission. A number of fine farms now on hand. Funds received for Investment and Interest allowed on Deposits.		
Stable, Ingraham, senior.			HIGHEST POSSIBLE REFERENCES GIVEN.		
Barn, G. B. Ingraham.			CANVAS HOSE		
Block tenements, Mrs. Macdonald.			For Mills, Factories and Fire Brigades.		
Meat market, J. W. Peppert.			FENWICK & SCLATER,		
Shop and dwelling, McCormack.			229 & 231 COMMISSIONERS STREET, MONTREAL.		
Livery stable, McKiernan.					
SPRY BAY, 1st, general store, O & T W. C. Helmsley; Ca	700	700			

LIST OF INSURANCE PLANS PUBLISHED BY

PROVINCE OF NOVA SCOTIA.

- | | |
|--------------|-------------|
| Amherst | Liverpool |
| Annapolis | Lunenburg* |
| Antigonish | New Glasgow |
| Arichat | Pictou |
| Bear River* | Shelburne* |
| Bridgetown* | Stellarton* |
| Bridgewater* | Sydney |
| Canso* | Truro |
| Chester* | Windsor |
| Dartmouth | Wolfville |
| Digby | Yarmouth |
| Guysborough* | |
| HALIFAX | |
| Kentville | |

* Places thus marked, mostly small villages will be surveyed as soon as required.

SPECIAL SURVEYS.
No. 1

SPECIALTIES.
RAILWAY
Surveys, Estimates and Construction.

CORPORATION AND WATER WORKS.
Real Estate, Plans and Street Profiles.

INSURANCE
Surveys, Diagrams and Views.

CHAS. E. GOAD,
CIVIL ENGINEER,
102 ST. FRANCOIS-XAVIER STREET,
(Exchange Bank Building),
MONTREAL.

PROVINCE OF ONTARIO.

- | | | | |
|----------------|----------------|----------------|-----------------|
| Alisa Craig | Cobourg | Madoc | Preacott |
| Alexandria* | Colborne | Markham* | Preston |
| Allmonte | Collingwood | Meaford | Renfrew |
| Amherstburg | Cornwall | Merrickville | Ridgeway |
| Amprior | Dresden* | Merriton | Riverside* |
| Ancaster* | Drummondville* | Millbrook | St. Catharines |
| Arthur* | Dundas | Milton | St. Mary's |
| Ashburnham* | Dunnville | Mitchell | St. Thomas |
| Aylmer | Durham | Mount Forest | Sarnia |
| Ayr* | Elmira* | Napanee | Seaforth |
| Baden* | Elora | Newcastle | Shannonville |
| Barrie | Essex Centre | New Edinburgh* | Simcoe |
| Beaverton* | Exeter | Newmarket | Smith's Falls |
| Belleville | Fergus | Niagara Falls | Southampton |
| Benin | Fleaherton* | Norwich | Stayner |
| Blenheim | Fort Erie* | Oakville | Stirling |
| Blyth | Fort William* | Odesa* | Stouffville |
| Bobcaygeon | Galt | Omeme | Stratford |
| Bolton* | Gananoque | Orangeville | Streetsville* |
| Bothwell* | Georgetown | Orillia | Strathroy |
| Bowmanville | Glencoe* | Oshawa | Teessville* |
| Bracebridge* | Goderich | OTTAWA | Tamworth* |
| Bradford | Gravenhurst* | Owen Sound | Thornton |
| Brampton | Grimsby* | Paisley | Thorold |
| Brighton | Guelph | Pakenham* | Tilsonburg |
| Brockville | HAMILTON | Palmerston | TORONTO Vol. I. |
| Brooklin* | Hastings | Parkdale* | " II. |
| Brussels | Hawkesbury | Park Hill | Trenton |
| Caledonia | Hespeler* | Pembroke | Tweed |
| Campbellford | Ingersoll | Peterboro' | Uxbridge |
| Cannington* | Jarvis* | Pictoula | Walkerton |
| Carleton Place | Kemptville | Point Edward | Wallaceburg |
| Cardinal* | Kincardine | Port Colborne | Warkworth |
| Carronbrook* | Kingsville* | Port Dalhousie | Waterloo |
| Cayuga | Lakefield* | Port Dover | Watford |
| Chatham | Leamington* | Port Elgin | Welland |
| Chippawa* | Lindsay | Port Hope | Whitby |
| Clarksburg* | Listowel | Port Perry | Windsor |
| Clifford | LONDON | Port Stanley | Wingham |
| Clinton | L'Orignal* | | Woodstock |
| | Lucknow | | Wroxeter |
| | | | Yorkville* |

REFERENCE BOOKS.
kville
ford
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NEWFOUNDLAND.

- ST. JOHN'S
Harbour Grace
Carbonear

PROVINCE OF MANITOBA.

- WINNIPEG
Emerson
Portage-la-Prairie

PROVINCE OF QUEBEC.

- | | | |
|------------------|-------------------|--------------|
| Acton* | MONTREAL | St. Therese* |
| Aylmer | Part I. | Shefford* |
| Beauharnois | " II. | Sherbrooke |
| Bedford | " III. | Sorel |
| Berthier* | Nicolet | Stanbridge* |
| Brigham | Ormstown D'r'm* | Stanstead |
| Buckingham* | QUEBEC | Sweetsburgh* |
| Coaticook | Quebec Coves | Terrebonne |
| Coteau St. Louis | North Side | Three Rivers |
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| Huntingdon* | St. Gabriel | |
| Joliette | St. Henri | |
| Lachine | St. Jean | |
| Lachute | St. Jean Baptiste | |
| Laprairie | St. Jerome | |
| L'Assomption* | St. John's | |
| Lennoxville | St. John's of | |
| Levis | Mile End. | |
| Longueuil | St. Louis of | |
| Maskinonge* | St. Scholastique* | |
| Melbourne | | |

APPLIANCE REPORTS prepared of most places above noted, giving information respecting means of protection against fire, etc.

PROVINCE OF NEW BRUNSWICK.

- | | |
|---------------|-------------|
| Bathurst | PORTLAND |
| Campbellton | Petitcodiac |
| Carleton | Sackville |
| Chatham | Salisbury* |
| Dalhousie | St. Andrews |
| Dorchester* | ST. JOHN |
| Fredericton | St. Stephen |
| Grand Falls* | Shediac* |
| Hillsborough* | Sussex* |
| Moncton | Woodstock |
| Newcastle | |

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