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# INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Office: 102 St. Francois Xavier St. }  
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There are several cities that would do well to follow the example of London, Ontario, and form a Local Board. From what we can learn, Halifax and Hamilton are two notable cases, fire insurance having come down to a sort of grab game in these highly respectable places. However, the insurance agents of these two places have a very good excuse for not entering into amicable relations with each other, for no very great encouragement is given them by the Head Offices in Montreal. That they are allowed and have even been recommended to form Local Boards may be true, but example and practice is better than precept. There is, however, some consolation to be derived from the activity of London, for where the branches blossom the roots cannot be dead, and if one withered spray has budded into life, there is hope that many more will yet show signs of revived vitality.

Winnipeg has a Local Board, and has had one for some time past, and from all accounts it seems to work well. Rates are good in the prairie city, and so is the moral hazard. We are not aware of any higher moral tone among the people of that locality than is usual in a city of its size, and yet from an insurance standpoint Winnipeg is a moral place. Old buildings don't burn down when new ones are required in their places. Timber is valuable in that unwooden country, so the building quietly picks itself up and rolls off to some vacant space that will fit its dimensions, and the only anxiety that the insurance agent has, is, that he finds it difficult to keep track of the locality of his risks, where a hazard which he had taken in some locality or finds his lines were well scattered, quietly nestling up against a ten thousand dollar risk in some other part of the town. However, time will cure this erratic behaviour.

A correspondent writes: "several farmers in this neighbourhood have been burnt out during the month, losing, in many cases not only their barns and out-buildings, but the whole of their crops, caused by steam threshing machines. Cannot something be done to protect farmers from these travelling incendiaries." The matter of protection in this case seems to lie in the hands of the farmers themselves, for without their patronage the perambulating thresher would not be a profitable investment for anybody's capital, and consequently an unused article. We were always under the impression that the steam thresher was a blessing and not a curse, but like every luxury and labor-saving contrivance, it has its accompanying evil. Perhaps our correspondent has, with the accustomed generosity of insurance men, been persuaded to grant a permit for a steam threshing machine without any extra charge, and has burnt his finger, and naturally feels a trifle sore on that point. Charge extra for all additional hazards, that is the only way to get square with them.

The *Chronicle* has for some months been very ably combating the reward system of the American Board of Underwriters, and has maintained that the practice of offering rewards for the conviction of incendiaries, by the Board, is, although legal, immoral. It claims that the Government, and it alone, should deal with such matters. We are inclined to agree with the theory ventilated by the *Chronicle*. Granted a perfect government, a perfect system of police, unimpeachable officials, and an earnest desire on the part of all concerned to have justice done, and we concede that the reward system would be perfectly superfluous. But these things are not thus, and unless some private interest sets the machinery of justice in motion, and applies at the proper time the proper amount of *anti-friction* oil, it is found that wheels do not move so rapidly, rust impedes and the machine falls short of its work. In the number for the first of September, the *Chronicle* touches a blister with its cartoon. Over-Insurance is represented in the person of Mephis—no, let us be plain—the devil, who is instigating an incendiary to his work of crime. The legend below runs thus: "The Accessory before the Fact—How much reward for him?" This hits home to those who by loose inspection and reckless underwriting, have granted a liberal premium to incendiarism.

Under our present protective tariff, manufacturing has grown apace, and every year millions of dollars are being invested in the growing industries of the country. The insurance of these valuable interests is an important item in the expense account of all large factories, and like all other commodities, is bought by those requiring it for the lowest figure at which it can be obtained. But there are times—prosperous times—and the present is such, when the matter of rates is one of secondary importance to the manufacturer. It should be so at all times: but when business is dull and losses from bad debts are many, the business man looks round on every side to see where he may curtail expenses, and the insurance companies are among the first who suffer from his economical ardour. Although it is a well-known fact that dull times in manufacturing and commercial circles are disastrous times for insurance companies, yet the rates are unavoidably beaten down during those periods of depression, therefore it is to the prosperous business years that the underwriter must look for good rates to counterbalance the former low ones. No better times than the present could be selected by the companies to make a stand in the matter of manufacturing rates, and if this is done unitedly, must result in benefit to those engaged in insurance.

Canada, with the exception of the North-West, is destined to become a manufacturing country; the enormous strides of the past few years being a sufficient evidence of that. In such a case, a great volume of the premium revenue of Fire Insurance Companies must come from that class of business, and without proper care in the inspection, selection and rating of risks, an overbalancing amount of loss also. It is, we claim, within the power of the underwriters to make this a great and profitable class of business; but this end can hardly be attained by the isolated efforts of one or two who might struggle vainly forever against the apathy of the immoveable majority.

"It can't be done," "There is no use talking about it," and such like answers are all the reply that can be got, when a suggestion is made for action by which the whole are to benefit by united action.

Yes, we know all about that, similar answers have been given in reply to all attempts at vital reforms, and yet the reforms were effected, only to exhibit the shortsightedness of those who proclaimed their impracticability.

It should not be very difficult to institute a system of inspection and rating somewhat after the manner of Inland Marine classification. A Bureau of Inspectors could be formed, whose duty it would be to inspect and report upon all factories of a specified magnitude throughout the country, and classifying and rating them according to their hazard. Under such a system manufacturers would find it to their advantage to keep their factories up to the proper standard, and thus secure the most favorable ratings for their particular classes of risk.

There are some doubting souls who would suggest that a large manufacturing establishment by the proper application of the shekels could secure a good rating whether deserved or not. But that is a low estimate

of humanity; and we are inclined to think that the objection is almost groundless. We have never heard of such a thing in the Marine inspections, and have no reason to believe that those performing like offices for Fire Insurance Companies would be of any lower moral standing.

From *The Argus* we learn that "the adjusters of Philadelphia intend forming a permanent organization for the interchange of ideas and the better dissemination of thought on the many difficulties that surround this branch of the profession." Philadelphia is a large place, and there are many clever insurance men there, and it is their very ability that makes them see the necessity of co-operation and interchange of ideas. In the crude state each man does all for himself, but when associations of various kinds begin to spring up, they are sure signs of an advance of thought. The greatest scientific, literary and artistic men belong to societies where they receive the benefit of each others experience. The highest and noblest are those who derive benefit from the least, who catch from the smallest plant, the simplest act, or the most random remark, some mead of good to apply to every day existence and practice. Those who maintain that no good can come of such co-operation, but libel themselves, and not their neighbours. They deem that they know so much that there are none qualified to teach them, instead of which they lack the perception to see the sparks of truth through the smoke of error, or the power to extract from the common weed, the medicinal virtue that it contains. Union is progress, in life, in thought, in action. Isolation is decline, decay and death.

Every class of financial investment has its day. In England and France and the United States, insurance stock is at present the favorite by long odds. Every week brings fresh rumours of foreign companies who are about to seek new pastures among our cousins across the line, and not a few are reported as looking to Canada as a prospective field of clover in which to revel. In the United States there is plenty of room and forage for all the new comers, and as for room we can give them plenty of that on this side of 49°, but about the forage we don't know. New companies, unless securing the services of influential and experienced agents, cannot expect to take business from those well established in the country, and although there is much new business to be done, they can hardly expect a very large share. Under such circumstances there is every inducement for reckless undercutting by inexperienced underwriters, and an absolute ruin of the business for the many where there might be enough for the few. If the new companies are managed by conservative and thoroughly competent men, no evil result need follow their advent. Canadian insurance stockholders have had some severe experiences in the past, and which, as yet, they do not seem inclined to have repeated, but if the fever continues much longer on the other side of the Atlantic, there is every probability of it breaking out on this side at no very distant date, and then we may look out for squalls.

'Twas in the money-changers' street,  
 Within this very town,  
 I hurried from the noonday heat  
 Into a quiet, cool retreat,  
 And calmly sat me down;

And said, "O waiter, bring me here  
 "A pint of shandy-gaff,  
 "That mixture of the foaming beer  
 "And ginger-pop, that is so queer,  
 "And yet so good to quaff."

With eyes half closed, I stretched apace  
 In glad anticipation,—  
 It was a cool and comely place  
 For members of the human race  
 To fall into temptation.

In walked a man, a tall gaunt man,  
 Like one come from the dead;  
 And all unIntroduced, began  
 To promulgate his little plan,  
 And this was what he said—

"O! I'm an insurance agent, Sir,  
 "And would insure your life,  
 "Or your leg or arm  
 "I'll insure from harm,  
 "Or insure you a handsome wife.  
 "On your cattle and sheep  
 "I'll agree to keep

You insured, should death destroy,  
 "Or I'll guarantee  
 "The honestee

"Of the clerks in your employ.  
 "Or I'll underwrite  
 (If its water-tight)

"Any ship that you may own,  
 "Or your goods from fire,  
 "Or the rent or hire

"Of your house, be it wood or stone;  
 "Your china and glass  
 "I will not pass,

"But take the risk of a crash;  
 "Or should trains delay  
 "And you lose that way,

"I reimburse for the smash.

"For I'm an insurance agent, Sir,  
 "Of the heterogeneous class;

"Or to make it appear  
 "In a light more clear,  
 "A dealer in facial brass.

"My cheek is hard, and my eye is bright,  
 "And my upper lip is rigid;

"I can swallow a cuff,  
 "Or a rude rebuff

"With an aspect calm and frigid.

"And I smile at the business man who raves,  
 "And tells me to 'get' and 'spin,'

"For my voluble tongue his soul enslaves,  
 "And I watch the game as he slowly 'caves,'

"And I easily rake him in.

"The life is hard, as you well remark;  
 "But I've got to make a living,  
 "And the wife and chick  
 "Can't live on tick,  
 "And the world isn't much on giving.

\* \* \* \*

"Yes, just down there you can sign your name;  
 "Is the Company good? Well, rather!  
 "Thanks! not to-day,  
 "I must hurry away,  
 "I've a man to see down farther."

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In our August number we referred to the subject of bush fires. Since that time the most fearful and appalling results have been experienced by farmers in all sections of the country. The actual loss to the country by the destruction of thousands of acres of timber land does not come under the eye of the statistician who records the ordinary losses by fire, nor could they be well estimated with the meagre particulars furnished by newspaper accounts. Two causes mentioned in our last issue, namely, sparks from locomotives and steamboats, and the burning of brush and stumps, have been the principle agents of destruction in the present conflagrations. For the first, the remedy does not seem at all difficult. If proper guards are used over the funnels from which the smoke escapes, much danger would be avoided. The force with which the smoke is blown from the stack of a locomotive will doubtless force heavy sparks through the netting already used, and it needs some further improvement before this can be avoided. It cannot be from a want of ingenuity in man that this evil is still so great, for skill backed by will and energy has ever triumphed over all obstacles; but it is an absolute recklessness on the part of those who rule the corporations and companies causing this destruction; an inhuman recklessness that will last as long as Government puts no heavy penalty on it as a crime, and which would cease as soon as it became more expensive than the cost of mechanical improvement in smoke-stack building.

The farmer must get rid of his stumps and brush-wood in the process of clearing his land, and cannot well have any mechanical arrangement which will prevent sparks and cinders from floating away in the wind. But some little discretion might be used as to the season when these things could best be done, and it hardly seems in accord with reason to do it at a time of year when a lengthy drouth has made everything of a combustible nature, like tinder.

Apathy in those who should be interested in such matters may continue until bush fires are only a matter of history, from the want of more bush to burn; but until that happy day arrives, the farmer will have his season of terror, and the insurance companies their season of singed country business.

## EVIDENCE VS. PROCEDURE.

To make an effectual attack upon the present method of procedure in the Law Courts, to expose all the weak points and to suggest remedies for them would require far more legal knowledge than is usually possessed by those who follow Insurance as a business, either practically or theoretically. To be a thorough underwriter involves intimate acquaintance with Insurance law, both statute and precedent, but a knowledge of procedure can only be gained by constant study and practice in the courts. It is not however, out of the province of Insurance Journalism to point out what, to an outsider, bears the appearance of a wrong, and considering the important place in Law occupied by Insurance, a protest against vexatious procedure may well be entered by a Journal conducted in the interest of underwriters and Insurance Companies.

Procedure not evidence or justice seems to be the pivotal point upon which the success or failure of a case principally depends. The right or wrong is entirely overlooked by the lawyers, the manner of engineering a case through the greatest number of courts being the primary object that engrosses the legal genius of the country. An ounce of procedure in defence is better than a pound of evidence in prosecution.

There are right and wrong methods of doing everything, and it is advisable that the former should be as strictly adhered to as it is possible with justice, so that loose practice may not be encouraged. But it hardly accords with the popular idea of justice, that right should be defeated and wrong prevail through mistake or ignorance. The barbarous principle that might is right is as effective in its sway to-day as it ever was in the days of brute force: then, it was the might of muscle, now, it is the might of intellect and shrewdness, which is more relentless in its tyranny than ever was the mailed arm of antiquity: then, a touch of generosity could soften the blow: now, the science of intellect knows no sympathy, has no soul, but must work out its conclusion, good or bad, by rule and line, as interpreted by the sharpest brain of the hour.

The words of Sir Walter Raleigh are as true to-day as when written, and only serve to show that there is nothing new in the world, and that what was a folly centuries ago is still uncured, rather grown worse with years.

“ Tell wit how much it wrangles  
In tickle points of niceness;  
Tell wisdom she entangles  
Herself in over wiseness;  
And when they do reply,  
Straight give them both the lie.”

There are two kinds of wrongs; fundamental or moral wrongs, such as murder, lying, stealing, &c., the knowledge of which, whether the result of nature, or ages of education, seems innate with us; and arbitrary wrongs, made such for expediency by the act of government, but possessed of no inherent evil. To this latter class belong accidental errors and flaws in legal procedure. It may,

then, with some reason, be asked—is it well that the penalties consequent upon the committal of a wrong of the first class should be escaped by the criminal because of the unintentional committal, by the prosecution, of a wrong of the second class? Or, to put it more plainly, which is the better, to arrive at a righteous decision by imperfect means, or at an unjust decision by means theoretically correct?

To cite cases and enter more fully into this subject in all its bearings, would, as before stated, require greater knowledge and resources than are at our command; but that the evil here referred to is a reality and of frequent occurrence in our courts, is a noticeable fact to all who watch with any interest the proceedings in our halls of justice. The following true incident will illustrate the power of a technicality over evidence of the strongest character. A notorious ruffian was on trial for murder, the evidence was direct and irrefragable, and the man was sentenced to suffer the severest penalty for his crime. During the course of the trial the prisoner, who was a very desperate character, was handcuffed by order of the judge, who had good reason for fearing that the man would make an attack on those about him in court. The decision of the court was appealed from on the ground that the prisoner had not full and free use of his hands for his defense at the trial, the appeal being based upon an old statute hundreds of years old, which had been enacted for the benefit of those tried on criminal charges, who at that early date were not allowed counsel. The Court of Appeal quashed the conviction and granted a new trial. Unfortunately for the prisoner he got a new trial much sooner than he anticipated, for the public were so tired of waiting for correct procedure, that they called upon Chief Justice Lynch to try the case, and that worthy and expeditious gentleman signed the burial certificate of the accused in less than two hours.

## INSURANCE OF RAILWAY MEN.

The above is the title of an article in the *Railway Age* of the 1st instant, and the subject it touches upon is one well worthy of consideration, not only because of the importance of the subject itself, but because it opens the way to even a wider field of labor than that immediately under discussion.

It is of course well known that the work necessarily required of many Railway employees is such as to exclude them from the benefits of life insurance in those Companies that accept only first-class hazards, so that to Mutual Benefit Societies formed for the benefit of such classes, they naturally turn. There can, at least, be one thing said in favor of such societies formed by and under the control of the employees of any Railroad, that they are not graveyard speculations, but *bona fide* institutions carried on with the honest intent of benefiting all those who are connected with them. It is therefore, it is not from any want of good faith that these associations as a rule are not successful, it must

be because the system is a poor one. We quote from the article above referred to in support of this view.

"Take, for example, the Yardmasters' Mutual Benefit Association of the United States and the Canadas, whose annual convention was held at Milwaukee June last. The yardmaster's avocation, of course, is one of the most dangerous in the railway service, and the ordinary insurance companies refuse to take the risk of insuring him. These poor fellows, therefore, seem to be forced into banding themselves together in order to obtain, even in a limited degree, the comfort and peace of mind resulting from feeling that in case of sudden death their dependent families will not be left destitute. The last report shows that the total membership is only 402, so that in case of the death of a member, the assessment of \$1 each can only furnish \$402 even supposing that all the assessments are paid. But during the year no fewer than 15 persons forfeited membership for non-payment, and this is always a source of loss. Thus, the expenses of such an association even when the officers, as in this case, donate their time, make a very serious drain upon the limited treasury. This is shown by the following statement made in the convention:

"Last year there were 333 members. When the first assessment was made there should have been \$333 paid; instead, there were \$250, showing a delinquency of 60 or 70 members. I say that these delinquent members should have been struck right off then and there."

The Pittsburg, Fort Wayne & Chicago Railway Mutual Benefit Association is one of the most successful protective organizations on the assessment plan formed in connection with a single company. Its last report showed a membership 2,068. During the year 128 forfeitures were reported, and since the organization in 1874, 574 members forfeited out of 2,694 in all who had joined. The basis of this association, however, is more solid than that of many others, as it limits the amount of insurance to \$1,500, so that the cost to each member during the preceding eleven months was but \$13.35. This association, however, has been more successful than the great majority of mutual benefit societies, but the voluntary feature may yet prove its shipwreck.

The Railway Passenger and Freight Conductors' Mutual Aid and Benefit Association of the United States and Canada at the date of the last report which we have at hand, dated October, 1879, had 1,304 members. This association collects an assessment of \$2.50 for each case of death or total disability. These during the year numbered eleven, requiring a payment of \$27.50 for each member, and giving the recipient from \$2,400 to \$2,500, according to the amount of collections. No less than 195 delinquents and 3 withdrawals are reported during the year, and since the organization of the society in 1874 the delinquents number 646, and the withdrawals 13. The same difficulty of holding the membership and insuring payment of assessments confronts this company; in addition to which it is perplexed by the difficulty of deciding what constitutes total disability entitling a member to the same amount as is paid in the case of death. Instances were cited in the convention where after total disability assessments were paid the recipient recovered and engaged in profitable occupation. The fatal weakness of the assessment plan is well stated in the report of the Central & Southern Pacific Railroad Employees' Mutual Benefit Association, held in May, 1881, in which the directors say:

"The vice of all societies upon the assessment plan is, that while the average of the members is low, and the institution is in its infancy, it lives entirely up to its income. As the membership grows older, and there are necessarily more deaths, there is no other manner than by levying more frequent assessments upon the survivors. This not only becomes a severe burden upon the long-lived members and causes many to withdraw who are unable to respond to the heavy drafts upon them, but discourages other persons from joining them; so that, while there is a systematic increase in the number of payments to be made, there is as systematic a decrease in the number of persons who have to pay them. As the membership decreases the assessments increase, until they

become intolerable, when the association lapses into bankruptcy and ruin.

"At the inception of this association, its projectors, being well aware of the defects of all insurance upon the so-called "assessment" plan, determined if possible to devise something based upon correct principles, that would contain in itself such elements of solvency and permanence as would insure it the confidence of its members. They knew that insurance of any kind could not be furnished at less than cost, and that any individual or society that claimed to do so was simply holding out an illusion; and that the only advantage they could reasonably expect to gain by association, was the procurement of insurance at cost, or with a minimum of expense."

The society has adopted the plan of steady payments, requiring \$3 for initiation fee and \$1 a month thereafter. It was hoped by this means eventually to accumulate a fund equal to the payment of \$1,500 to members or heirs of members of class A, and \$750 to members or heirs of members of class B. The membership, however, at date of report was only 207; so that the insurance would evidently be small in case of any considerable number of deaths."

In view of the frequent failure of the mutual benefit system to meet the pressing need, it seems strange that no stock company has as yet been formed with the professed intention of dealing in this class of life insurance.

This is an age of specialities. Literature, Art, Science, Commerce and Manufacture, all have their special advocates in the field of journalism, and they are themselves so divided and sub-divided, that the minutest branches of each have their own special workers, and a degree of success and perfection is attained under such a system as would be impossible under the Jack-of-all-trade method of the past. Although this nineteenth century plan of specialities which binds men to smaller circles of action has not a tendency to develop varied talents in single individuals, yet it makes great peoples.

There is then a good opening for the investment of capital in an Insurance Company for the benefit of those employed in extra hazardous occupations. Such a company, started under the auspices of competent and reliable men, could not fail of success, and would grant a boon to thousands who now have but the uncertain prospect of benefit which the mutual benefit system affords.

The *Railway Age* goes on to say:

"We hold that the railway companies should not leave their faithful employees to struggle unaided with this great problem of providing for their families and for their own possible future as cripples or broken down old men."

The suggestion here expressed is a laudable one, and one that should be accepted by the Railroad Companies until something better offers; but, as a matter of fact, Railway Companies have no more to do with the insurance on their employees' lives than has any other employer of labor. That those in the employ of these great transport companies are engaged in an extra hazardous occupation is no sufficient reason, for if these vocations incur a greater than ordinary hazard of life, they also command a higher scale of wages, and with that increased remuneration, a means of paying larger insurance rates.

Let life insurance for railway men and others engaged in as dangerous occupations be the business of

institutions established for the purpose, with sufficient capital to give security, and under the guidance of men who understand the business. The Secretary-Treasurer, or whoever manages the business of a Mutual Benefit Association formed by the employees of any great corporation, generally knows as much about Life Assurance and mortality tables as a Life Assurance manager does about building and running a locomotive, and naturally meets with about the same success that the locomotive on a down grade would under the hands of an active insurance man.

### THE DANGER OF REFUSE BURNERS.

In consequence of the act passed some time ago, which prohibited the refuse of saw mills being thrown into the streams and rivers of the country, it became necessary for the saw mills to have Refuse Burners in connection with the large mills in various parts of the country. The question of the safety of those in use having come under discussion at a meeting of the insurance companies, on the 1st of August last, it was decided to have them inspected by an expert, and Mr. John M. Lee, a practical millwright, was chosen for the duties. From his report we clip the description of one of the burners in use at a large mill on the Ottawa.

"The burner used by them is made of boiler-plate, with a water jacket. It is 14 ft. 4 in. wide, 22 ft. long and 22 ft. high. The chimney is of iron, 50 ft. high, with a wire spark arrester, and is placed on the crown of the burner directly over the fire.

"There are three openings to receive the slabs, &c., one on each side and one in front facing the mill

"The slabs, edgings, &c., are brought from the mill to it by chain carriers."

Beside the fact of these burners being too close to the mills where they are used, the report gives the following opinion of them and suggestion for their improvement:—

The draft being directly over the crown of the burner, and intensified by the strong fire, carries the flame at times the whole height of the chimney, and throws a great heat against the building, and will in a short time destroy the wire and discharge a still greater quantity of sparks and half-burnt cinders. The discharge will continue for several hours after the mill is shut down and the men left for the night.

"The mode of feeding with slabs, edgings, &c., being subject to become 'blocked' at the inlet, and before it can be cleared away, if the wind is in the direction of the mill, the heat and smoke would become so great that the men attending it would be forced from their post, and not having either iron doors to shut down or any other means to prevent fire, the consequence in that case would be disastrous.

"There being a possibility when the mill is in full operation of a derangement taking place in the water supply and stop, the water then in the burner would be evaporated in a very short time, and the crown would become red hot and come down under the weight of the chimney, and in that case it would be difficult to save either the mill or surroundings from destruction.

"A burner of this class would be sufficiently safe for all practical purposes by placing it at a distance not less than 250 feet or more from the mill or other buildings, and instead of putting the chimney on the crown directly over the fire, to take the draft from the side half way up. To build a brick chimney 30 feet or more from the burner and 80 feet high, connected with a horizontal smoke passage 24" x 48", built of brick, carried on a stone foundation or on brick arches. The smoke passage to be so constructed that all sparks and half-burnt cinders will burn themselves out

before getting to the top of the chimney. This will be found to be the best spark arrester."

Another class of burner used is described as built of stone and lined and arched over with brick, with chimney built close alongside. Of those reported on, one "is provided with iron doors opening inwards, operated by a strong shaft running across the front, and having lever joints so arranged that the man in charge opens and shuts them as the cars drawn by horses on tramways, are dumped in." This Burner is over 600 feet from the mill, and the risk is reported on as a fair one if ordinary care is used, and the proviso—

"That the spark arrester and iron doors be kept in good order and repair, and to put an iron floor carried on iron girders on the platform in front of the Burner."

The other burners of this class are in such a bad state that the report condemns the mills as uninsurable until they are placed in as good a condition as is recommended above.

We have extracted as much from the report as will serve to guide an agent in the inspection of a refuse burner, whether of exactly the same construction as these or not, certain of the points of danger being most probably common to all imperfectly constructed Refuse Burners.

The action of the companies in this matter is one to be commended. A common danger threatened, and a united defense was organized. That is what we want more of in this country.

### THE LONDON LOCAL BOARD.

The Insurance Agents of London, Ontario, have made a move in the right direction. They have formed a Local Board. At the meeting held for the purpose of organizing an Underwriters' Board for London and vicinity, there were present—Messrs. F. B. Beddome, A. G. Smyth, G. W. Gunn & Son, F. J. Hammond, Thos. R. Parker, Williams & Edge, H. Wallace, W. McIntosh, and Robert Waddel. Of these, Mr. F. B. Beddome was elected President; Mr. A. G. Smyth, Vice-President; and Mr. W. R. Parker, Sec.-Treasurer.

The objects aimed at by the Association are announced as follows:

- 1st. To lessen the danger from fires by assisting the Fire Department and Police, and supporting the City Council in enforcing the laws for the protection of life and property from fire.
- 2nd. To request the Council to extend the fire limits as the city grows.
- 3rd. To inspect buildings, especially stores and manufactories.
- 4th. To try and get those stores which keep large quantities of gun powder and explosive oil to have them kept in a separate building from anything else.
- 5th. To afford information to parties building in regard to precautions against fire, so that their insurance may be placed at a low rate.
- 6th. To prevent as far as possible over-insurance; and
- 7th. To frame from time to time an equitable system of rates for the various classes of risks.

We miss from among those present at this, the first meeting, the names of the agents of several prominent

companies, who had, we hope, other reasons for not attending than non-accordance with the purposes that brought about the formation of the Board. It is to be hoped that the Head Offices of all the companies doing business in London will do all in their power to encourage the good feeling and harmonious working of the Association, for without the strong support of those in power, there are times when the very existence of such a body is endangered. We must congratulate the Board on its selection of officers, all of whom are agents of experience. Mr. Beddome, the President, being one of the oldest agents west of Toronto. There is indeed plenty of work for the Board, and much good to be effected if the energy of the members does not fail under the first few crosses and trials they may have to endure.

The London *Free Press* says:

"There is every reason to believe the citizens will acquiesce in the resolutions adopted by the Underwriters' Board, and do their part in assisting to carry out any system that will tend to reduce the chance of large fires. The danger of building frame additions to brick blocks, and of having shingle roofs and adding large wooden cornices, which carry the fire from structure to structure is so palpable as to be beyond question. The old wooden boxes and inflammable rubbish in back yards will also come under the supervision of the Underwriters' Board. By doing so the chances of controlling a fire by the firemen will be greatly increased, and the rate of insurance reduced."

For our part, we don't know about the reduction of rates. We fear that daily journalists sometimes leap at conclusions. If the writer of that paragraph had been writing for a monthly periodical, and had had sufficient time to reason the thing out, he would probably have come to the conclusion that this Board would never have been formed unless the rates were altogether inadequate as they are, and that it is with the view of either reducing the hazard down to an equality with the rate, or raising the rate to an equality with the hazard, that this Association buckles on its armour and enters the lists.

The same paper continues:

"It is a notorious fact that the law-makers in this city are very frequently the worst law-breakers. A case in point:—The Fire Limits By-law stipulates that no wooden structure or addition shall be erected within certain districts—the Market Square being one of the prescribed sections. The Aldermen, in contravention of this by-law, have caused frame wings to be erected to the Covent Garden Market House, and also ordered a new frame shed to be erected between the Market House and the Masonic Temple Building—instead of having the same erected on iron pillars and covered with a corrugated iron roof. It is not improbable that a suit at law will be entered against them for contravening the municipal regulations. The idea suggested by the Underwriters in inviting persons about to build to call upon them with a view to suggesting a saving in insurance, is a good one, and should receive attention from prospective builders."

We are not at all surprised at the slight deviation from common sense that has characterized the action of the London aldermen, as stated above. Aldermen are aldermen all the world over, no differences of climate, language, manners and customs, can avert the eternal stupidity that governs and guides the councils of

assembled civic obesity. The London Board of Underwriters can make up its mind to that. They can also make up their minds that the people to whom they give hints about building, won't take them, and will afterwards grumble loudly because they can't have first-class rates on second-class buildings. But all this cannot effect the success of the Board. Even if it should not quite succeed in regenerating London as a whole, it can regenerate enough to make it profitable to do business there. So we say, go on and prosper.

#### SOCIETY NOTES AND ITEMS.

**Mr. M. H. Gault, M.P.**, has returned from England, looking all the better for his trip across the Atlantic, and his visit to the tight little Isle, where at present Insurance vegetation is particularly active.

**Mr. John H. McLaren**, General Manager of the Royal Insurance Company, has paid this country a visit. But a small portion of his time on this continent has been spent in Canada, the larger field of the United States occupying his attention.

**The Guarantee Company** of North America and the Accident Insurance Company have both made application to enter the State of Minnesota. Mr. Rawlings is pushing his Companies out into the Western States, where there is a large and increasing field for his operations.

**Mr. Ira Cornwall, Jr.**, Superintendent of Agents for the Royal Insurance Company in England, and well known to Insurance men in this country, has been laid up lately for thirteen weeks with a sprained knee. We see by a communication in *The Police and Fire Journal* of London that he was insured against accident in the Citizens Insurance Company of Canada.

**The Fire Underwriters Association** of the North-West held their twelfth annual meeting at the Grand Pacific Hotel, Chicago, on the 14th and 15th inst. We have not had a report of the proceedings as yet, but we doubt not that in such an assemblage of Insurance talent, much has been said and done that will be well worth repeating and storing up for practical use.

**Mr. W. H. Rintoul**, of the Imperial Insurance Company, and Mr. Frederick Stancliffe, of the Lion Life, accompanied by Mr. Alfred W. Smith, of Toronto, made a trip to Manitoba last month, where they met with success in their operations. The Imperial has for some time been doing a good business in that Province, and the Lion is about commencing there.

**Some changes are being made** in the staff of the Northern and Scottish Imperial Insurance Companies. Mr. Brazier, who has for some time been performing the duties of Chief Clerk and Inspector, has received from England his appointment as Inspector of these Companies, and Mr. William Jackson, Chief Clerk of the Liverpool & London & Globe Insurance Company in Montreal, has accepted the position of managing clerk or secretary for the above Companies, under the general agency of Messrs. Taylor Bros. Mr. Brazier has worked hard for and deserves his appointment, and in securing the services of Mr. Jackson, Messrs. Taylor Bros. have got the right man in the right place.



We are of opinion that there will not be much desire to under cut for the business of the Grand Trunk, when it comes round again on the market. One hundred and seventy-five dollars for three years has not been found a paying business for the Underwriting Company. In fact, rumour has it that the premiums are pretty well eaten up by the losses that have already occurred, and there is a dreary looking prospect of unexpired time to look forward to yet. The worst part of the business, *i.e.*, the station buildings, workshops and everything burnable, in fact, except the rolling stock, is insured in Canada at a ruinous rate, and the good part (the rolling stock) done in the United States at a still lower figure, it being the cream of the business.

### TORONTO LETTER.

To the Editor of INSURANCE SOCIETY:—

Hot and dry weather still continues. We are treated alternately to clear skies and air, and then smoke of the densest and murkiest. The destruction of forest must be immense. A rumour last week to the effect that the town of Barrie was in great danger from the ashes and sparks borne into the town by a high wind from adjacent bush fires, made Insurance people sleep uneasily. Still, so far there is not much to complain of, fortunately, excepting the uneasiness. Insurance folks are a light-hearted tribe, and do not borrow trouble; and we have had to cheer us up, the smoky regatta, with its long drawn out excitement, and have the really splendid Toronto Exhibition still to cheer us.

Fire Insurance business is beginning to brighten up somewhat as the season advances. Members of the Board are getting back to their places, including our genial friend, A. S., who ran up to Winnipeg to show our striving, thriving brethren there that Insurance representation is not so depressing, especially when you are "in the Tariff," as some people think. I hear Mr. S. was the life and soul of his party. Yes, business and pleasure was combined, I believe.

*Entre nous*, I must not forget to say that by aid of sundry committee sittings and councils, the Association has succeeded in framing some new regulations for the better guidance of members in their dealings with non-boarders, their canvassers, and the insuring public. There have been, doubtless, members who did not clearly and distinctly comprehend what was expected of them by the Association, and means have been devised, it is hoped, whereby their case will be affectionately though firmly met, so that no misunderstanding need arise in the future as to the scope and intent of the agreement undertaken by each member, and as to what he is to do, and not to do, as a loyal Boarder. The atmosphere of the city and the Underwriter's Board-room will become clearer I think, now.

As the season comes round, with it comes the annually recurring question of "who is doing the grain insurance this year?" There is a great deal of this business to be done in Toronto, no doubt. Some of the representatives of companies think they do not get their merited share; each asks his neighbour, and he says he is in the same plight, in fact all the neighbours ask the same question. It is so funny! The insurance is placed somewhere, but no one you ask seems ever to get it—or *hardly ever* you know.

And now comes the "City of London Fire Insurance Company." I do hope these new comers will start well from the beginning, and equip themselves properly for the fight, by getting a set of "Goad's Plans," and subscribing for INSURANCE SOCIETY. Then, if they do not achieve success, much will have been done in the direction of deserving it.

As ever, yours,

ABIEL.

Toronto, 10th Sept., 1881.

### Professional Cards.

ROBINSON & KENT,

BARRISTERS, ATTORNEYS, SOLICITORS,

*Notaries Public, Conveyancers &c.,*

Victoria Chambers, No. 9 Victoria Street, Toronto.

J. G. ROBINSON, M.A.

HERBERT A. E. KENT.

### INSURANCE DECISIONS.

ONTARIO.

FERGUSON, V. C.

June 30.

THOMPSON vs. VICTORIA MUTUAL FIRE INSURANCE COMPANY.

*Pleading—Demurrer—Party suing on behalf of a Class.*

Where a right of suit exists in a body of persons too numerous to be all made parties, the Court will permit one or more of them to sue on behalf of all, subject to the restriction that the relief prayed, is one in which the parties whom the Plaintiff professes to represent, have all of them an interest identical with that of the Plaintiff. Therefore where a Mutual Fire Insurance Company has established three distinct branches, in one of which, the water-works branch, the plaintiff insured, giving his promissory note or undertaking to pay \$168, and the Company made an assessment on all notes, and threatened suit in the Division Court for payment of such assessment; whereupon the plaintiff filed a bill "on behalf of himself and other policy-holders associated with him, as hereinafter mentioned," alleging the Company was about to sue him and the other policy-holders in said branch; that large losses had occurred in the Company prior to the time of his effecting his insurance, and insisting that he could be properly assessed only in respect of such as had arisen since he entered the Company, and praying that the necessary enquiries might be made and accounts taken, alleging that the Division Court had not the machinery necessary for that purpose.

*Held*, that according to the statement of the bill, the policy-holders on the water-works branch were not represented in the suit, and a demurrer on that ground filed by the Company was allowed with costs.—*Canada Law Journal*, 293 vol. 5.

### AN ENGLISH DECISION.

We notice reported in the *London Mail* for the 12th ult., an interesting case tried at the assizes at Swansea, before Mr. Baron Pollock and a special jury. It is the case of Elliott vs. The Taff Vale Railway Company, and is of importance as invoking the question of liability of railway companies for negligence in the management of their engines, whereby fires were caused in the vicinity of their lines. During the hearing, reference was made to the cases of *Vaughan vs. The Taff Vale Railway Co.*, 29 L. J., Exch. 247; *Powell v. Fall*, 49 L. J., App. Q. B., 428; *Pigott vs. Eastern Counties Railway Co.*, 3, C. B., 299. The learned judge at the close of a long and elaborate summing up, left the following questions to the jury: (1). Was the fire occasioned by any act of the defendants or their agents? (2.) Did the sparks set fire to the plaintiff's premises immediately or by setting fire to the grass outside? (3.) Were the defendants guilty of negligence in the working and management of their engines and railway? The jury, after a short deliberation, returned the following verdict: (1). The fire was occasioned by the act of the Defendants. (2). The fire commenced on the plaintiff's premises, and not otherwise. (3). The defendants were not guilty of negligence. A verdict was accordingly entered for the defendants and judgment given for them.—*Canada Law Journal*.

# THE LION LIFE INSURANCE COMPANY OF LONDON, ENG.

Subscribed Capital .. . . . \$4,600,000 | British Government Deposit .. . . . \$100,000  
 Paid-up .. . . . 920,000 | Canadian .. . . . 50,000

Head Office for Canada, 42 ST. JOHN STREET, MONTREAL.

**CANADIAN DIRECTORS:**  
 HON. JOHN HAMILTON, President, Merchants Bank. | ROBERT SIMS, Esq., of R. Sims & Co.  
 JOHN HOPE, Esq., of John Hope & Co. | ALEX. MURRAY, Esq., Director Bank of Montreal.

General Manager. **F. STANCLIFFE.**

**HONORARY BOARD, TORONTO:**  
 His Honor JOHN BEVERLEY ROBINSON, Lt.-Gov. of Ontario. | P. HUGHES, Esq., of Hughes Bros.  
 Hon. WM. CAYLEY, Director British-America Insurance Co. | W. B. SCARTH, Esq., Manager Scottish, Ontario and Manitoba  
 JOHN FISKIN, Esq., Director Imperial Bank. | Land Co.

General Agents, **JAMES E. & A. W. SMITH.**

**AN ACT OF LAST SESSION.—ONTARIO LEGISLATURE.**

Act, chap. 20, is entitled an Act to give increased stability to Mutual Fire Insurance Companies, and (section 29) is to be read as part of the act respecting Mutual Fire Insurance Companies, (R. S. O., c. 161), into which it introduces several amendments. Among these there appears a curious one introduced by sec. 27, which amends R. S. O., c. 161, sec. 61. This last-named section, it will be remembered, provides that no execution shall pass against the Company upon any judgment until after the expiration of three months from the recovery thereof. This is now amended by excepting any judgment recovered on any policy or undertaking of the Company heretofore issued or given where more than 50 per cent. of the premium was paid in cash at the time of the insurance; and a judge or referee in chambers is, on application, to certify to these facts. This then, will only apply to policies issued before R. S. O., c. 161. (36 Vict. c. 44). Sec. 28, makes the provisions of the Fire Insurance Policy Act (R. S. O., c. 161) apply to Mutual Fire Insurance Companies.—*Canada Law Journal.*

**FIRE BRIGADE NOTES.**

The Montreal Building Inspector is looking round for delinquent hotel keepers who fail to provide their buildings with fire escapes according to law. Forty dollars a day is the little fee charged for neglecting to obey the Inspector's orders in this matter. If the Inspector looks alive he can run up a surplus for the City Treasurer.

The Baltimore Firemen are insured against accident by contract with the Travellers. Here is a hint for Canadian fire departments to act upon. Special terms can doubtless be made for insuring all the members of a department.

The National Association of Fire Engineers met at Richmond on the 13th inst. Twenty-three topics were to come under discussion and to be reported on by various committees. No report of the proceedings have yet been received.

Toronto is possessed of some fire bugs that make things lively for the firemen there sometimes. Several days during the last month they were kept pretty busy attending to small matters that luckily were reached in time to obviate any serious results.

**FIRE RECORD.**

Our Fire Record is not as complete in particulars this month as we would wish, but the vague information afforded us of many of the bush fires in which farm property has been destroyed, makes it impossible to give the customary details in many cases. We have, therefore, estimated the loss not otherwise reported by us on this class of property, at \$100,000; and insurance thereon, \$20,000. During the present month (September), the loss on this class of business has been terribly increased, last month's bush fires being but the prelude to the disasters which will come under our tabulation next month.

**Fires in Canada during the Month of August, 1881.**

**EXPLANATION OF ABBREVIATIONS.**

§ 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.
<b>ONTARIO.</b>					
ANGUS, 22nd, lumber, O Brentwood Lumber Co.	\$2000	\$2000	BARRIE, 4th, blacksmith shop, O Mrs. McKee, T	\$400	\$150
ARTHUR TP., farm buildings, O A. McIntyre.	400	200	{ J. C. Coulter.	2000	1000
ASHBURNHAM, 9th, dwelling, O J. Lynch.	1000	None.	{ Waggon shop, Mrs. McKee.	700	139
ASHTON, 3rd, dwellings and barns, O & T McKeown & Stewart.	5000	.....	{ Dwelling and shop, O S. J. McCutcheon.	4795	4295
BATH (near), 23rd, three barns, O J. Burt.	6000	None.	{ Two school houses, O School Trustees.	5000	2500
BEAMSVILLE, 30th, barn, O J. McCourt.	1600	700	BELLE RIVER, 24th, saw mill, O H. Gawley.	1541	1000
			BELLEVILLE (near) 20th, barn, O D. Andrews.	500	None.
			(near), 22nd, dwelling, T P. Walsh; Ca incendiary by T.		

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.
BELLEVILLE, 31st, S 1, B 15, blacksmith shop and dwelling, O Powell.	\$1500	\$300	INGERSOLL, 7th, carriage-house and stable, O W. Walerwith; Ca spontaneous combustion.	\$650	\$350
Dwelling, O S. Kyle.	1000	400	18th, S 4, B B, No. 8, coal store-house, O & T G. Ross; Ca incendiary.	700	300
Dwelling, O Estate Hamilton, T Bain.	400	.....	No. 74, grain store, O W. S. King.	1200	800
Dwelling, O Graham Estate, T Mr. Comerford.	200	None.	T Grant & Co.	400	.....
Shed, O & T Walker.	150	.....	No. 6, store-house, O T. Brown.	1100	.....
Dwelling.	100	.....	T various.	948	400
BIDDULPH TP., 26th, barn, O T. Hodgins.	Total.	.....	No. 72, store-house, O & T J. McInnes.	500	500
BLENHEIM, 30th, foundry, O Hall Bros.	6000	4000	Store-house O & T Oliver & Co.	2300	1100
BOBCEGON (near), outbuildings, O Lewis.	800	400	KAISTNERVILLE, 24th, brewery, P. Kaistner; Ca mysterious.	7184	7184
Outbuildings, O P. Beaty.	800	400	KINGSTON, 16th, grocery, T J. Redden.	350	350
BOWMANVILLE, 17th, S 2, B K, No. 13, 14 and 16, hay storage, O J. Meads, T Cook & Co.; Ca incendiary.	B 3000 C 1500	2000 1500	17th, grocery, T W. R. McRae & Co.; Ca incendiary.	350	350
BRAMPTON, 12th, fur sale rooms, O Estate Renny, T Burnett.	2246	1482	KINGSVILLE, 2nd, dwelling and bakery.	1500	800
BROCKVILLE, 24th, S 8, B 42, No. 35, dwelling, O & T A. C. McLean; Ca boys and matches.	4500	None.	LAMBETH, 19th, barns, O & T J. Dale; Ca child with matches.	3000	.....
No. 119 and 121, O & T P. O'Donohue.	1200	800	LAVIERE TP., 16th, dwelling; O J. Thornburn.	500	500
BROOKE TP., 5th, farm buildings, O W. Law.	610	480	LINGWICK, 21st, farm buildings, O M. McLeod.	1005	1005
BRUNNER, 24th, saw mill and 50 m. ft. lumber.	.....	.....	LISTOWEL, 26th, steam saw mill, O W. Smith.	1500	1000
CALEDON, 4th, farm buildings, O Mrs. M. Hall.	500	350	LONDON, 1st, Talbot street school house; Ca incendiary.	250	250
CALEDON EAST, 24th, tin shop, O Mrs. Hanton. T McGillivray Bros.	500 1000	250 500	LONGFORD, 17th, nine buildings, store-houses and dwellings, O L. Lumber Co.; Ca spark from refuse burner.	10000	5000
CHATHAM, 8th, two dwellings, O Mrs. J. Weaver; Ca defective stove.	1000	600	T A. Stewart.	145	145
CORNWALL, 11th, S 3, B H, No. 38 to 41, bakery, O & T J. McAdam.	1345 1000	1345 1000	LUCKNOW, 30th, dwelling, O J. Somerville, T W. Johnson; Ca lamp explosion.	Total.	.....
Boarding house, O Estate Hodge.	1660	1460	MATILDA TP., 2nd, farm dwelling, O Ellen Keeler; Ca lightning.	340	340
Custom house, O P. Deveny.	2000	900	NEW DUNDEE, 1st, barn, O F. Zantenschlager.	1040	400
CRAMABE TP., 13th, barns, O & T T. B. Strong; Ca steam thresher.	1500	None.	NORTH OXFORD, 31st, barn, O & T E. Henderson; Ca lightning.	1500	750
EAST WHITBY, 31st, barn, O W. Stevens.	670	454	ONEIDA TP., 10th, barn, O E. P. Martindale.	2500	200
EGREMONT, 12th, farm buildings, O J. Kennedy.	3000	1750	OPS TP., 31st, farm buildings, O & T J. Walden; Ca bush fires.	1000	600
EMELY TP., 31st, dwelling and barns, O W. Mughey; Ca bush fires.	8000	4600	Farm buildings, O W. L. Russell; Ca bush fires.	500	400
ERNESTOWN TP., 5th, farm dwelling, O L. S. Lusher; Ca defective chimney.	7000	None.	OSPREY TP., 20th, barn, O Landed Cr. Co.; Ca incendiary.	.....	.....
23rd, two barns, O E. Burke; Ca tramps smoking.	400	300	OTTAWA, 14th, S 3.4, lumber, O Bronson; Ca incendiary.	4000	4000
EUPHRASIA TP., 5th, barn, O Allen Warner.	1200	800	PARK HILL, 19th, barn, O Mrs. Grieves.	800	500
FARMERSVILLE, 3rd, butter and cheese factory, O S. B. Williams.	.....	.....	T T. Trenton.	2000	.....
FORREST MILLS, 25th, woollen factory, O Breeze Bros.	1500	300	31st, three barns; Ca lightning.	9000	.....
GALT (near), 1st, barn, O A. Brown.	350	.....	PETERBORO', 1st, vacant hotel, O R. Dixon; Ca incendiary.	1050	600
GEORGETOWN, 5th, storehouse, O & T R. D. McMaster.	300	300	PICKERING TP., 24th, barns, O & T Mrs. Madill; Ca children's bonfire.	1400	320
Barn and dwelling, O Dr. Starr.	200	.....	24th, barn, O T. McMurray, T H. Brock; Ca steam threshing machine.	1000	.....
Ice house, O C. M. Clark.	700	600	POINT ANN, 10th, barns, O G. Boulter.	600	.....
Bank and outbuildings, O J. Barber.	600	550	PORT ELGIN, 31st, shingle mill and dwelling, O G. Guyer; Ca bush fires.	3000	.....
Cordwood, O N. & N.W. Ry.	800	300	PORT HOPE, 2nd, harbour store house.	2000	1500
GWILLINGBURY TP., 15th, barn, O & T R. Aiken; Ca lightning.	1000	300	Sail loft, T J. O. Turner.	1800	1200
HALDIMAND TP., 22nd, barn, O & T T. Gallace.	175	125	Hay, T Kniffin & Philp.	500	500
HAMILTON, 4th, barn, O S. McKay; Ca incendiary.	175	125	T Schooner "Flora Emma," sails.	400	.....
Barn, O Mrs. J. Kelly.	900	600	PORT PERRY, 6th, steam saw mill, O Ontario Bank; Ca lightning.	600	550
15th, S 2, B 7, tailor's shop, T Hoover.	600	600	SANDWICH, 3rd, dwelling, O Canadian Bank of Commerce; Ca lamp explosion.	500	300
16th, store and dwelling, O & T Duncan Bros.; Ca incendiary.	1200	600	SCARBORO', 23rd, barns, O J. Harrington; Ca incendiary.	1000	300
17th, dwelling, O J. Wilson.	1500	.....	SIDNEY TP., 16th, barn, O H. Bonesteel; Ca children playing with fire.	1400	800
28th, S 7, B 43, wood-yard, O G. & J. Nicholson; Ca incendiary.	450	300	SOUTH LANCASTER, 19th, saw mill, O McArthur & Rayside.	8000	2000
HARWICH TP., 31st, barn, O J. Maynard; Ca steam threshing machine.	5000	3000	SOUTH MARYSBERY, barn, O N. Hudgin.	1900	700
HAWTREY, 30th, general store, O G. Southwick.	500	.....			
T Mrs. S. Innes.	500	.....			
Dwelling, O B. J. Austin.	2000	.....			
HUNGERFORD, 8th, barn, O Stephen Kinlan; Ca threshing machine.					

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.
SPRINGFORD, 1st, dwelling, O J. M. Inglesby; Ca lightning.	\$100	.....	ST. JEAN BAPTISTE VILLAGE, 21st, S 20, B 35, } { shop, O A. Gourd, T Mrs. Taii. { Shop, T B. Vaillancourt.	\$6500	\$3500
STAFFORD TP., 16th, O W. Davis; Ca burning fallow.	1055	\$787	26th, S 20, B 37, Nos. 29 to 45, St. George Hypolite street, dwellings and sheds, O & T various.	4000	1500
31st, barns, O W. Mick.	1500	1000	Sr. PIE, 24th, dwelling; Ca incendiary.	602	392
ST. MARYS, 21st, store-house, O Weir & Weir.	5000	600	SOUTH QUEBEC, S 7 Coves plan, dwg, O G. Carrier.		
TORONTO, 27th, cor. Frederick and Esplanade streets, flour mills.	2000	2000	{ Dwelling, O N. Barlow. { Dwelling, O Berg. { Dwelling, O Cauchon.	5000	3500
TOWNSEND TP., 24th, farm buildings, O G. Pickham.	500	500			
TYENDENAGA TP., water-power saw mill, O S. Burdett; Ca incendiary.	3627	2850	<b>NOVA SCOTIA.</b>		
31st, barn, O A. Denike.	1000	800	DARTMOUTH, 11th, tannery, O Fallen.	3500	2900
VERULAM TP., barn, O J. Kelso, T J. Kemball.	1000	932	HALIFAX, 31st, slaughter house, O G. P. Henry.	1500	1000
{ 31st barn, O & T G. Beatty; Ca bush fires. { Barn, O & T J. Lewis. { Barn, O R. McFeeton, T S. Angley.	800 800 650	400 400 75	<b>NEW BRUNSWICK.</b>		
VICTORIA COUNTY, eight barns and contents; Ca bush fires.	7450	2625	DURHAM TP., 5th, spool factory, O & T C. G. Beckett & Co.; Ca from boiler.	12000	4000
WATERFORD, 25th, harness shop, O Dr. Bowlby, { T E. Grace. { Blacksmith shop.	C 200 300	200	GIBSON (op. Fredericton), 5th, steamer "Royal," O Vanwart et al; Ca from furnace.	15000	10000
Dwelling, O R. C. Mudge.	1000	.....	PETERSVILLE, 6th, barn, O J. A. Jackson; Ca lightning.	500	200
WAUBAUSHENE, 14th, saw mill, O Georgian Bay L. Co.	C 33280	22500	PORTLAND, 15th, S 6, B 29, No. 24, barn, O J. R. Palmer.	400	200
WESTMEATH, 31st, outbuildings, O Stevenson, Sr.	800	600	25th, S 16, B 32, steam saw mill, O Hill-yard Bros.; Ca broken furnace.	30000	9500
WESTON, 29th, saw mill, O W. May; Ca spark from engine.	.....	.....	ST. ANDREWS (new), 6th, barn.; Ca lightning.	1000	300
WILLOWDALE, 6th, dwelling, O P. S. Gibson; Ca lightning.	200	200	ST. JOHN, 8th, dwelling, O O. Harrigan.	550	550
ZORRA, 31st, barn, O J. W. Wetlaufer; Ca light'g.	2000	.....	WOODSTOCK, 28th, dwelling, O D. Ross; Ca incendiary.	1000	600
<b>QUEBEC.</b>			<b>BRITISH COLUMBIA.</b>		
BERTHIER (en haut) store-house for paints and oils.	.....	.....	YALE, 18th, about 100 buildings burnt.	Total loss about 200,000	.....
CACOUNA, 25th, tug "Magritam."	.....	.....	Insurances divided as follows:—		
EMILEVILLE, 23rd, dwelling, O Baptist church, T Dr. Duclos; Ca incendiary.	1125	325	Phoenix (London), \$16,500		
LACHUTE, 30th, dwelling, O & T T. Dobie.	649	649	Phenix (Brooklyn), 14,000		
LEVIS, 26th, tavern, O F. W. Andrews.	500	400	Imperial, 13,000		
MONTREAL, 8th, hay barge in harbour; Ca spark from passing steamer.	2000	.....	Royal, 9,000		
{ 13th, S 29, B 204, No. 106 College street, { Canada Cork Cutting Works.	12970	12970	N. B. & Mercantile, 8,750		
No. 108, Braes foundry, O R. McKenzie.	1700	1700	Commercial Union, 7,750		
14th, S 11, B 67, Nos. 1 and 3 Commissioners street, hay storage, O Government, T J. Robillard.	3300	3300	Northern, 7,000		
16th, 10 College street, machine shop, O P. McCary.	500	500	London & Lancashire, 1,000	.....	77,000
27th, S 80, B 651, cor. Wolfe and Lagauchetiere streets, dwelling.	400	.....	<b>MANITOBA.</b>		
30th, B 53, S 398, No. 62, in rear of No. 348 St. Antoine street, stable, O and T J. Price.	2000	1000	EAGLE LAKE, 29th, store-house, O Goldbloom & Rosenthals.	2500	.....
QUEBEC, 1st, S 17, B 202, Nos. 27, 29 and 31 St. Madeleine street, dwgs, O & T J. Soulard.	1000	600	PORTAGE LA PRAIRIE, 24th, flour mill, O W. Smith.	10000	4400
ROCKBURN, 13th, silent saw mill, O Rockburn Joint Stock Co.; Ca incendiary.	.....	.....	STEWART LAKE, contractor's supply store, O & T Manning & Co.	4000	3000
ST. BAZILE, 1st, dwelling and barns, O L. V. Leclerc.	2000	.....	<b>P. E. ISLAND.</b>		
			Oh! Where? 25th, dwelling and two barns, O J. Yeo.	3000	2500

ERRATA AND OMISSIONS IN JULY FIRE RECORD.

Notices of emendation inserted here if forwarded in time for next issue.

Omission.—THAMESFORD, Ont., 28th, hotel and barn, O J. Hodgins; Ca incendiary. Loss, \$1,750; Insurance paid, \$1,000.

# LIST OF INSURANCE PLANS

PUBLISHED BY

CHAS. E. GOAD - - - CIVIL ENGINEER.

102 St. FRANCOIS XAVIER STREET, MONTREAL.

## ONTARIO.

Ailsa Craig	Brussels	Fort Erie*	Madoc*	Park Hill	Stirling*
Alexandria*	Caledonia	Fort William*	Markham*	Pembroke	Stouffville*
Alliston*	Campbellford	Galt	Meaford	Perth	Stratford
Almonte	Cannington*	Gananoque	Merrickville	Peterboro'	Strathroy
Amherstburg	Carleton Place	Georgetown	Merritton	Petrolia	Streetsville*
Arnprior	Cardinal*	Glencoe*	Millbrook	Picton	Tamworth*
Ancaster*	Carronbrook*	Goderich	Milton	Point Edward*	Teeswater*
Arthur*	Cayuga*	Gravenhurst*	Mitchell	Port Burwell*	Thornbury*
Ashburnham*	Chatham	Grimsby*	Morrisburg	Port Colborne*	Thorold
Aurora	Chippawa*	Guelph	Mount Forest	Port Dalhousie*	Tilsonburg
Aylmer	Clarksburg*	Hamilton	Napanee	Port Dover*	TORONTO Vol 1
Ayr*	Clifford*	Harriston	Newbury*	Port Elgin*	" " II
Baden*	Clifton	Hastings	Newcastle	Port Hope	Trenton
Barrie	Clinton	Hawkesbury*	New Edinburgh*	Port Perry	Tweed
Beaverton*	Cobourg	Hespeler*	Newmarket	Port Stanley	Uxbridge
Belleville	Colborne	Ingersoll	Niagara Falls.	Prescott	Walkerton
Berlin	Collingwood	Jarvis*	Norwich	Preston	Wallaceburg
Blenheim	Cornwall	Kemptville	Oakville	Renfrew	Wardsville
Blyth	Dresden*	Kincardine	Odessa*	Ridgetown	Warkworth
Bobcaygeon	Drummondville*	Kingston	Omeme	St Catharines	Waterloo
Bolton*	Dundas	Kingsville*	Orangeville	St Mary's	Watford
Bothwell*	Dunnville	Lakefield*	Orillia	St Thomas	Welland
Bowmanville	Durham	Leamington*	Orono	Sarnia	Whitby
Bracebridge*	Elmira*	Lindsay	Oshawa	Seaforth	Windsor
Bradford	Elora	Listowel	OTTAWA	Shannonville	Wingham
Brampton	Essex Centre	London	Owen Sound	Simcoe	Woodbridge*
Brantford	Exeter	L'Orignal*	Paisley	Smith's Falls	Woodstock
Brighton	Fenelon Falls	Lucan	Pakenham*	Southampton	Wroxeter*
Brockville	Fergus	Lucknow	Palmerston*	Stayner	Yorkville*
Brooklin*	Flesherton*	Lyn*	Paris		

## QUEBEC.

Jon*	Levis	St. John's
Aylmer	Longneuil	St. Louis of M <sup>e</sup> E'd
Beauharnois	Maskinonge*	St. Scholastique*
Bedford	MONTREAL, Pt I.	St. Therese*
Berthier*	" " II.	Sheffield*
Brigham	" " III.	Sherbrooke
Buckingham*	Nicolet	Sorel
Coaticook	Ormstown (D'r'm)*	Stanbridge*
Coteau St Louis	QUEBEC	Stanstead
Cowansville	Quebec Coves	Sweetsburgh*
Danville*	North Side	Terrebonne
East Farnham	Quebec Coves	Three Rivers
Frelighsburgh*	South Side	Valleyfield.
Granby	Richmond	Waterloo
Hemmingford	Riviere du Loup*	West Farnham
Hochelaga	Rock Island	
Hull*	St. Andrews*	
Huntingdon*	St Cunegonde	
Joliette	St. Eustache*	
Lachine	St. Gabriel	
Lachute	St. Henri	
Laprairie	St. Hyacinthe	
L'Assomption*	St. Jean Baptiste	
Lennoxville	St. Jerome	

## P. E. ISLAND

Alberton*
Charlottetown
Georgetown*
Princetown*
Souris*
Summerside*
Montague*

## MANITOBA.

Winnipeg
Emerson
Portage-la-Prairie
Selkirk

## NEWFOUND- LAND.

ST. JOHN'S
Harbour Grace
Carbonear

## NOVA SCOTIA.

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

## 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	

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

Printed Appliance Reports are prepared of most places above noted, giving information respecting means of protection against fire, etc.