

Technical and Bibliographic Notes / Notes techniques et bibliographiques

Canadiana.org has attempted to obtain the best copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

Canadiana.org a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /
Couverture de couleur
- Covers damaged /
Couverture endommagée
- Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée
- Cover title missing /
Le titre de couverture manque
- Coloured maps /
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur
- Bound with other material /
Relié avec d'autres documents
- Only edition available /
Seule édition disponible
- Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure.
- Additional comments /
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /
Qualité inégale de l'impression
- Includes supplementary materials /
Comprend du matériel supplémentaire
- Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées.



INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Vol. I., No. 12.
OFFICE: 102 St. Francois Xavier St. }

MONTREAL, DECEMBER 20, 1881.

Subscription:
\$1.50 PER ANNUM.

The Office of
"INSURANCE SOCIETY"
IS IN THE

EXCHANGE BANK CHAMBERS,
No. 102 ST. FRANCOIS XAVIER STREET, MONTREAL.

Annual Subscription (in advance)	-	-	\$1.50
Single Copies (in numbers less than 100)	-	-	0.15

1881.

It is a matter of profound and sincere regret to us and to all other well-wishers of the Fire Insurance Companies, that the past year has not enabled them generally to make a favorable record. The expansion of manufacturing interests, which being, so far, within the means and requirements of the country, has not become speculative, together with the general prosperity of the people and the increase of capital, should properly have brought prosperity to the Fire Insurance Companies. It appears, however, that whilst they must perforce participate in the adversities, they are not so fortunate as to share the prosperity of the country. How far they are themselves at fault—if at all—and by what means they may remedy the present state of affairs, are delicate subjects for discussion, because it must be presumed that the managers of the Companies are acting with judgment born of experience, and that their policy is neither uncertain nor wanting in sound discretion.

Were Fire Insurance a matter of a day or a moment, as is the selling of a merchantable commodity, then, to an outsider, it would appear that the Fire Insurance Companies were selling indemnity below its actual cost, but when we reflect that these companies base their rates of premiums upon tables of actual experiences of a series of many years, then it is with profound admiration of those companies which stand unmoved amid the storms of fire, confident of ultimately profitable results, and with increased faith in our young and vigorous Canada, that we feel confident of the near approach of the time, when, despite low rates, competition, blanketing, brokerage and unlimited privileges, we shall be made happy by being called upon to congratulate the Fire Insurance Companies on their good fortune, consequent upon their steady adherence to first principles.

The present year has seen the withdrawal of some of our local companies, and the arrival of others from

beyond the sea. We can only "welcome the coming—speed the parting guests," leaving to time the determination of events.

The Life Insurance Companies have been making steady progress, encouraging to those who were with us at the beginning of the year, and to those who have come to work shoulder to shoulder with them in the good work. We trust the operations of the legitimate Life Insurance Companies will not long be impeded by the deceptive Mutual Benefit Associations, as we perceive these latter are to be placed under the Superintendent of Insurance, though it is not encouraging to remember that he is responsible for one of those unsubstantial schemes for the use of the Civil Service employes, when he should know that it is his province to avoid every appearance of evil; but perhaps, like his chief assistant, he may claim liberty to blow hot for the Government, and to blow cold for himself. It will be interesting to note the lawful reasons which may be adduced for the continuance of this Dominion Bureau, in face of the recent decision of the Privy Council, but we trust, however it may be modified, it may be made more useful and prompt in its action, instead of being abolished entirely.

The Guarantee and Accident branches of Insurance have grown steadily in favor and usefulness, and it is a matter of congratulation that Canadian organizations now occupy the foremost places in these lines on this Continent.

Inland Marine has had a not unfavorable year, as until within the last few weeks (the non-insurance season) no notable disasters have occurred.

Ocean Marine Companies have had their tribulations in the terrible storms which have visited the coasts of Europe, but we trust that the Companies represented here have escaped extraordinary loss.

We thank the Companies, their Managers and Agents for the support, articles, informations and suggestions given us during the year, which will enable us to open a new campaign in such shape as will render this journal more and more valuable to Insurance Society in general.

We wish them all

The Compliments of the Season
and many happy returns.

The St. John, N. B., correspondent of one of our daily papers writes thusly concerning Insurance matters in that city :—

“The insurance agents form a powerful body here since the great fire, and wield an influence altogether unknown in places that have not had so complete a baptism of flame. Having paid out from a half million to a million and a half for losses, they are important personages. Instead of insuring to run around and wheedle householders into insuring, they sit in their offices, which are provided with comfortable arm chairs for them to sit in, and handsome walnut desks for them to put their feet on, and listen to applications which are made in a standing position and with bared heads. They impose whatever rate they please, and decree one per cent here and ten per cent there with none venturing to dispute them. Their infallibility in estimating the character of risks was shown at our memorable conflagration, when the two-thirds of the town which the insurance men said was comparatively safe, and involved a risk of from one-half to one per cent only was burned, while the part of the town where the insurance rates averaged three per cent was saved. Our insurance magnates include a member of the local Government, an ex-major of the Royal Artillery, an alderman or two, and many lights of the legal profession. One of our Supreme Court judges, in fact, stepped from a St. John insurance office to the bench, and it is quite likely that the fraternity will graduate more judges, that is, if the agents don't consider their present position more powerful and dignified. These gentlemen inform the Board of Trade what ought to be resolved, and it is resolved at once; they instruct the common Council what to do, and it is done. They recently decreed the use of gasoline as an illuminator in dwelling houses and shops should cease, and the Common Council immediately instructed the Recorder to prosecute all who ventured to use the proscribed liquid. There is considerable dissatisfaction with the action of the Council in undertaking what appears to be a matter for the Insurance magnates to deal with.”

The writer does not appear to comprehend that as the Insurance Companies carry the risk of fire loss, they have a right to prescribe the terms on which they will do so. He also overlooks the fact that the New Brunswick Underwriters have adopted a system of schedule rating whereby, if anyone objects to the cost of insurance, he can economize in that direction by lessening the danger of fire, and that every such improvement, however slight, not only reduces the individual risk, but also increases the general safety of the city. A few minutes' conversation with any of the many able underwriters of St. John would teach him that the non-burning of a risk is not an evidence of its fire-hazard, as well as that the proscription of a locality may lead to such care on the part of its inhabitants as could not be obtained by any other means. It is the proper duty of the Legislature to prevent the indiscriminate use of inflammables and explosives, none of which are more dangerous than is gasoline. We admire the faithfulness and sagacity with which the Fire Underwriters of St. John have labored in the interests of the people. In absence of great risk, people are apt to neglect proper insurances. The interest of a strong Insurance Company lays in plenty of risks producing plenty of premiums.

Woodstock, N. B., in four years has lost by fire property valued at from \$400,000 to \$500,000. Yet it is likely the old-style wooden structures will be generally adopted in re-building the burnt portions.

UNDERGROUND INSURANCE.

Under this heading, some of our contemporaries are discussing the propriety of the insurance of U. S. fire risks by companies who are not authorized to transact business over the border; each one of the parties takes extreme views of the subject, and, in consequence, overwhelms the practical view by too much insistence on the theoretical. Whenever a law prescribes the way in which a business shall be transacted, if that law is just and reasonable it should be respected; if unjust and unreasonable it should be left to cure itself, but in no case should it be infringed; this is undoubtedly correct in theory and in principle, and so effectually bars any Canadian Fire Company except the Western and British America from writing such.

There is however another view of this subject worthy of fair consideration by all the parties to this controversy and this we propose to them.

The intelligent visitor to New York, if interested in fire insurance, will naturally visit the famous Dry Goods District, where he will find immense warehouses filled from sub-basement to roof with costly fabrics. From the woollen goods of the basements to the millinery of the top stories; if he were to begin to estimate the value at risk in any one of these buildings, he would, most likely, fall far short of the facts, and were he to ascertain the amount at risk in the district, he would at once comprehend the difficulty of placing the whole of the insurances in companies legally authorized to write on them; more especially since the local underwriters have been rendered nervous by the disastrous fire on Worth Street.

Since that fire, many companies have left New York, (some of them to return again) others have reduced their lines in buildings and localities, and others have so increased their rates in this district as to make them practically prohibitory, consequently, the proprietors have to look outside of insurance, so that there are very few companies in Canada, Europe, Australasia or Asia but carry lines in this Dry Goods District.

There are also some intelligent and respectable brokers in New York who are eminently trustworthy in every respect; they control large lines of insurance, and they prefer to place them in unrepresented companies, for the purpose of preserving the whole lines for themselves, knowing that, if placed in some of the locally authorized companies, these companies would naturally seek to do the business direct.

Human nature is very prevalent in most places, and, so long as it is the interest of the proprietors or their brokers to place their business outside, there can be no reasonable objection to their acceptance by outsiders providing they are properly informed as to the risks they assume and receive paying rates for carrying them.

There are however, in the U. S. as in Canada and elsewhere “Wandering Special Hazards” which go all over the world in search of companies; these are very different from the risks of H. B. Claflin & Co., or Evans, Peake, & Co., of New York, or Farwell & Co., of Chicago, as is also the canvassing for risks a very different matter from accepting such as approve themselves to the judgment of experienced underwriters.

Our system of fire insurance causes singular illusions with regard to fire loss. People suppose that the fire is not a loss if the property is insured; the Insurance Companies have no more interest in reducing the number of fires than the doctors have in the abolition of disease. To the community as a whole the amount of property lost by fire would go far to pay for efficient fire departments or for fire-proof buildings.

PROVINCIAL POWERS IN INSURANCE MATTERS.

THE PRESS VIEW OF THE SUBJECT.

It speaks volumes for the care and sagacity with which the Federal Compact was drawn up, that it has thus far stood the test so well, and given so few causes of serious complaint. It was not to be expected, however, it was not within the reach of human wisdom and foresight, that a Constitution so complicated in its details and involving so many nice points of contact between the central and the local authorities should be perfected at the outset. No great amount of prescience was needed to foresee that in the course of years questions of jurisdiction and prerogative would be sure to arise for which the Act had either failed to provide, or in regard to which, in the multiplicity of its counterbalancing and modifying clauses, dangerous ambiguities might be found to lurk. It is true that certain provisions of the Constitution itself seem, at first sight, well adapted for the settlement of difficulties of the kind indicated. The rights and supremacy of the Dominion Government in unspecified and doubtful cases were distinctly reserved. All that is now needed is the addition of some explanatory clauses to the Act of Confederation. The common sense of the people will, in all cases, look not so much upon the letter as the spirit of the Constitution, regard being had mainly to its intentions.

The decision of the Judicial Committee of the Privy Council in the test insurance cases is of far greater importance than appears on the surface. The Ontario Legislature undertook to prescribe that every fire insurance policy should be based on certain conditions, which were to be printed in red ink on the back of the policy. The Insurance Companies, however, which, not unnaturally, preferred to impose their own conditions, resisted the Act, and when in the test cases of *Parsons v. The Queen's* and *Parsons v. The Citizens'* they were beaten in the Provincial Courts they carried the cases on appeal to the Supreme Court of the Dominion. One of the exceptions taken to the Ontario Statute was that it assumed to deal with matters coming fairly under the head of "Trade and Commerce," which by the British North America Act, are assigned to the jurisdiction of the Dominion Parliament. This view was sustained on appeal by Justices Gwynne and Taschereau, but was opposed by Chief Justice Ritchie and Justices Strong, Henry and Fournier. The case was then appealed by the Companies to the Privy Council, the result being to sustain the Supreme Court and the Ontario Courts in their opinion that the Statute is not *ultra vires* of a Provincial Legislature, though the appeal has been allowed on another ground, namely, that the Statute itself has been misconstrued by the Courts here.

What is determined, however, and that beyond all possibility of question hereafter, is, that in spite of "trade and commerce" being within Dominion jurisdiction, Provincial Legislatures have a right to impose conditions on the insurer.

The judgment is in favor of the Companies on the merits of the case itself, and upholds the decision of Judge Gwynne that the Ontario Statutory conditions, while being *intra vires*, are nevertheless to be taken as forming part of every policy of insurance. The decision is of great importance as holding the legislative right of Provincial Parliaments to impose conditions upon insurance contracts, which was appealed against by the United Body of Insurance Companies in the belief that this right existed in the Dominion Government alone.

Much interest and some anxiety will naturally be felt as to the action of the several Legislatures, Dominion and Provincial, and the effect upon the powers and the duties of the Dominion Superintendent of Insurance. In the United States inconceivable expense and annoyance has been caused to the Companies by means of the innumerable and never ending exactions and examinations by Insurance Commissioners of the various States, so that we sincerely trust simplicity, unanimity and uniformity will be established by concerted action.

SUGAR REFINERIES.

One of our correspondents from St. John, N. B., complains that the rate on the Moncton Sugar Refinery has been reduced to one-third of the rate paid for similar risks in Britain; he imagines this to have been done from a desire to encourage local industries at the expense of the Insurance Companies; perhaps he is correct, as it is not many years ago since the Underwriters of Montreal were asked to take similar action for the purpose of encouraging the storage of grain in this city; but perhaps other considerations may have led to the reduction. It is quite possible for a Sugar refinery in Canada to be a better moral hazard, because more profitable, than one in England, as the manufacturers there have suffered severely from the Continental system of bounties for exportation.

FIRE ESCAPES.

PROVISION FOR ESCAPE from buildings in case of fire has secured the attention of the authorities, who seem determined that proprietors of hotels and buildings where large numbers of people are employed shall provide efficient fire escapes. Many of the appliances found in hotels, labelled "Fire Escapes," are a mere delusion, and the fact remains that in the very large majority of buildings the only chance of escape from a fire is by flight down the stairs, which may be in flames.

A FIRE ESCAPE has been placed on the Government building in Jacques Cartier street, known as the Bellevue Hotel. It consists of a machine which acts in much the same way as clock work, to which is attached a strong cord with a handle at the end, a spring hook being attached to the handle. The machine is suspended outside one of the upper story windows, with a zinc covering to protect it from the weather. The covering may be made to answer the purpose of a sign. On each occasion, as soon as the cord is relieved of its burden, it is immediately drawn up within the machine. The descent is very gradual, but the machine can be regulated to go faster.

MR. W. S. PETTIGREW, of the Marine and Fisheries Department, Ottawa, had a narrow escape from being seriously injured. He occupies a room on the third flat of the Grand Union, in that city, and he went to see how the fire escape would work, so he hitched the apparatus to the window sill and let himself out. He had dropped about half way down when, by a too sudden stoppage, the rope snapped, and he fell a distance of fifteen or twenty feet into the yard. The spot of ground upon which he struck was soft or he might have been seriously injured. As it was he escaped with a slight cut on the head.

ENGLISH LETTER.

London, England, November 1881.

To the Editor of INSURANCE SOCIETY,—

Your proof reader allowed several mistakes to creep into my letter of last month making it read rather absurdly to people on this side, or those acquainted with London. In one place it says in speaking of the ruins, "A cleaner wreck could scarcely be found than the buildings on Cheapside on Messrs. Clarke's premises," It should have read "The buildings on Cheapside (Foster's) or Messrs. Clarke's, which were an oilcloth factory in another part of the City." You also make me speak of the Massachusetts Cotton Mill Mutuals as if there were only one. Fires still continue to be reported from all quarters, and the managerial heads are beginning to sit in very much the same chair as the proverbial one that wears a crown. England and the Continent continue to stand well in the balance with America as far as the amount of value destroyed is concerned although fires are usually confined to a smaller area. The Marine Companies have suffered very much in the late gales, and stockholders in that branch are beginning to feel they will not have much store laid by for the still more serious losses they must look for in the approaching Winter. The rates for Ocean Insurance on Cattle must have about reached their top mark during the Summer and it looks bad for this Winter. In fact it is stated that the Companies here have not made any thing out of the business at any price. They say that the American Companies take all of the business during the Summer when *there is a little chance of profit*, and then, as these Companies will not take the business at any price during the Winter, it is placed here, so now they propose, that either a share of the Summer business must come here or Insurers must pay fabulous rates for the Winter. This is a bad prospect for our cheap beef. I have recently heard of some fancy rates being paid by some of your Canadian Cattle growers for some of their late importations from this country, the Hon. Mr. Pope and Hon. Mr. Cochrane of Compton particularly, and I understand it was only through the very judicious management of their agents here that they obtained any insurance at all. Marine Insurance Shares are not at a large premium just now, as you can well imagine, and even steamship risks are being more closely scrutinized, as the numerous disasters in that quarter show to be quite necessary.

Now that a certain amount of moral hazard has been eliminated by the better rates of freight which are ruling for both Sailing and Steam Vessels, another hazard is being added which is of some moment to the Seamen as well as the Underwriters. It is now stated, upon what seems to be good authority, that even the Government (Plimsoll) loading mark is showing great *instability* and has been known to have travelled a very considerable distance up the side of a ship in one night. This is said to be done by removing the plank upon which it is placed and fitting it nicely in a new position, as required to pass inspection. Other rather shady things are done, as the owners say, for the purpose of enabling them to compete with the French Mercantile Marine, who, they contend, have greater liberties. Some very pertinent questions have recently been asked, by one of the Insurance papers, regarding the loss of a steamer with her cargo and several lives almost within sight of the harbour from which she started. If such almost criminal losses were a little more freely handled by the press it would have a more lasting effect than many Board of Trade enquiries and their censuring of the owners. In this case there were no mails carried by the steamer, and no apparent reason for hurry in her departure, yet she started from the harbour in the face of one of the most severe gales we have had for some years. Her first experience was having her decks swept, then her fore steering gear gave way and that in the stern soon shared the same fate. After this the boiler tubes gave way and put out the fires, so that the steamer was as powerless as a log, drifted upon

the rocks, broke her back and sunk; having broken up in ten minutes from the time of striking does not say much for her strength. The same paper, which is an authority in Marine matters, had recently an article on Marine Salvage claims very clearly to the point, showing that, very much like offering rewards for detection of incendiarism, it can be over-done.

The formation of new companies still continues, but all being likely to be of a local character, they will not be of importance to your readers. Those originators of Companies who fail in their ventures on your side of the Atlantic usually abandon it, after their second or third attempt at least, but it is not so here, they seem nothing daunted even if some of their schemes draw the stern hand of the law down upon them; the only great harm that they usually do is to draw the censure of the uninitiated upon all Companies in the same line when they are exposed. The multitude of most unsuccessful ventures of Mr. Philip Sayle of 4 St. Paul's Churchyard of this City have furnished food for the adverse criticism of Fire and Life Insurance people generally for some time; his latest venture the "Realm" is likely to share the same fate. His usual mode of obtaining shareholders is by advertising for Branch Managers at various points as follows:—

"COMMENCING salary £200. Commission upon premiums sent direct, £5 per cent. Upon premiums sent through agents, £2 10s. per cent. Agent's commission £20 per cent. on new and renewal premiums. Office provided, and agents paid by the company. Entire time not absolutely essential, but preferred. Appointment to be for a fixed period of one, two, or three years. During tenure of office, manager to hold not less than 150 shares (£2 each, £1 called up) in the company, which he may, however, dispose of if the engagement be severed."

The securing the appointment is usually easy enough, but it is not so easy to transfer it and the liability for calls upon the shares, when the aspiring Manager gets tired of his bargain. The following is about the main feature by which he proposes to introduce his new company and is certainly rather startling, considering that it is customary to allow 10 per cent. discount to large insurers doing their business direct with all the offices, and in most cases they are made agents and allowed 15 per cent. on all premiums. Mr. Sayle hopes to be the first to openly advertise the fact; he puts it in the most attractive style, although there are several ways he may interpret it if necessity arise.

"Having regard to the high rates at present charged for the insurance of non-hazardous risks, such as the buildings and contents of warehouses, shop properties, and well-regulated premises generally, and to the large profits which are derived from this class of business, the directors are prepared to issue policies insuring properties of this nature for a fixed period of Five Years, on a principle which has not hitherto been adopted by fire offices.

Insurances effected on this principle will be subject to the following abatements on the premium commonly charged by the companies:

On the first year's premium	15 per cent.
„ second „ „	25 „
„ third „ „	35 „
„ fourth „ „	45 „
„ fifth „ „	55 „

The policies will be renewable year by year at the option of insured (provided no claim arises), and twenty days of grace will be allowed for the payment of the renewal premium.

By this arrangement the assured are not only secured from any increase of rate upon renewal, but they also gain the advantage of steadily decreasing rates during the currency of their policies."

The Government here does not assume any control over Fire Insurance Companies and therefore we have only the safeguard of the press exposures to check frauds in this line.

Yours, &c.,

BRITON.

TORONTO LETTER.

To the Editor of INSURANCE SOCIETY,—

Since last writing you, a special general meeting of the "Union" Fire Insurance Company's shareholders has been held. After a little wrangling as to who should occupy the chair, (reminding me of the late Ontario Bank meeting), the assembly got down to work. This work seemed to be to wind up as speedily as possible. Any hope of re-construction or re-organization was, in view of the temper of the meeting, plainly out of the question. The malcontents were there to kill, and carried their point, and thus a Company that had good prospects, good connection, and a good field, that had survived the internal troubles natural to infancy, and surmounted many external difficulties, has succumbed to the tactics of a faction, who themselves resisting payment of stock calls, induced by their example others to do likewise, finally bringing down (by their alleged procurement) on the Company the Ontario Insurance Superintendent, whose investigations, by self and deputy, resulted in a suspension of the Company's license. From statements made at the meeting, it would seem evident that the Ontario Government has acted hastily and harshly in suspending the license, and so killing the "Union's" business. Finding financial matters not in the shape required by law, notice should have been given, and reasonable time allowed the Directors to place the Company in proper position, failing which action the penalty could then be enforced. This was not, however, the treatment meted out. The "Union" Directors dispute the figures on which the Superintendent based his report. One item of their complaint is noteworthy—they were not given credit for re-assurances effected with licensed companies—thereby making their net liability appear larger than it really was. The Shareholders elected a Committee to wind up and liquidate their affairs. I have since heard that the County Judge has appointed the late Secretary Receiver and to wind up. This would nullify, I suppose, the appointment of the Committee, and I fear will add to the delay and trouble of liquidation. Whosoever duty it be, they should see that the shareholders' interests are protected by immediate re-insurance of outstanding risks. Delay in this respect is foolishness. The "Scottish Imperial" and "Fire Association" have both, it is said, been viewing the business with the object of tendering for it. And so another Canadian company goes off the stage.

Now that it has been decided by the highest Court in the Realm that the Provinces in this Dominion can make their own Insurance laws, what insurance quackery we shall be likely to encounter. Ontario will lead off, I suppose, by requiring deposits from all non-local Companies, and inter-provincial retaliation generally and all round may be looked for. Schemes will be introduced in local Parliaments for the protection of "home institutions," and to foster "our local industries," especially Insurance. Under the protection of local legislation, the "West Wawanosh Mutual Fire Insurance Company" will flourish, and the assets of the "River Speed Farmers" increase from 98 cents in 1880 to \$1 (?) next year. They shall the respective and respectable secretaries of the "Usborne & Hibbert," the "Townsend Farmers," and the "Saugeen," the "Oneida Farmers," and the "Walpole," rejoice and be exceedingly glad (you doubtless know all these gentlemen well) at the possibilities in the near future, when their respective local members advocate their cause as against outside competitors.

Under your article, "Our Fire Record," in last issue, you say after your fire tables are prepared from Companies' combined experience, showing loss ratios in districts, &c., then, "the foolhardy rate-cutter would not so triumphantly flourish as he is commonly reported to do." I can name the "rate-cutter," or rather the Company representing him. A hat taken round in Montreal and Toronto, to managers, asking them to put the name on a slip of paper into the hat, would afterward show four out of five had

named the Company I am thinking of. No, it is not an American Company.

A general circular has been addressed to all the Stock Companies asking them to co-operate in the adoption and maintenance of minimum tariffs for Ontario and Quebec. New tariffs for lumber and boot and shoe factories are under discussion, and a closer union generally is observable amongst the Companies, with, of course, occasional misunderstandings. Outsiders tell me that they again hear noises in the Tariff Association Rooms here, and ask if it means a rupture and dissolution at no distant day. I tell them it is only the moaning of the tide—tied up to the Tariff, you know.

Yours,
(until the Tariff Association breaks),

Toronto, 14th Dec., 1881.

ARIEL.

NEW YORK LETTER.

To the Editor of INSURANCE SOCIETY,—

The fire insurance situation in this city is rather mixed; one of our Companies, the Hoffman, has decided to withdraw from active business operations, giving, as reasons for this course, the low rates of premiums, large increase of expenditure, heavy taxes, and a discouraging outlook; it is reported that ten other local companies are willing to retire on account of recent large losses; some of the larger companies suffered heavily by the late fire at the Safe Deposit Warehouse, and again at the burning of Mayer & Bachman's immense brewery,

The Atlas Fire of Hartford, after languishing for a long time, has finally ceased operations, they offer to cancel existing policies at short rates, and pay two-thirds of the return premium now, this of course is not a very satisfactory proposal. The truth is that the Atlas did not advertise to any extent, remained in comparative obscurity, and, therefore, failed to gain the attention, confidence and patronage of the insuring public. It is supposed that the remaining Hartford Companies have made money, as also some of our larger Home Companies, and those Local Offices who have kept at home, unseduced by the attractions of Texan and other special hazards.

The drought (which prevailed so long) prevented a sufficient supply of water in many places, and so increased the amount of loss.

A strong effort has been made to unite the discordant elements of the business, and to promote the general interests of the Companies, a large proportion of them are in favor of the plans adopted by the late Convention, and although no improvement is yet visible, the organization of District Associations under the jurisdiction of the United Fire Underwriters in America is progressing; it is to be hoped they will be sustained in good faith by the Companies, and that all will reap the reward due to their good deeds.

New York, 15th Dec., 1881.

MISCA.

FLOUR MILLS.

(Continued.)

[We continue from last issue the essay of Ernest C. Johnson, of Michigan City, on Flour Mills, which was read before the Fire Underwriters' Association of the North West, on the 14th Sept last.]

We would apologise for so lengthy extracts on this subject in our present and November issues, but for the opportuneness of the article as evidenced by the recent destruction of Messrs. D. & A. Campbell & Co. mills near Ridgetown, and the fact of the general reconstruction of Flour Mills now going on in this country for the purpose of adopting the Hungarian process. Every day shows the necessity of com-

plete knowledge of new inventions and their influence upon the safety of property and people, and thereby upon the cost and conditions of insurances.—ED. INS. SOC.

"Spontaneous combustion has not yet been charged with its share of flour mill fires; and has not been sufficiently guarded against. An able writer recently stated that 87 per cent of the flour mill fires in this field, during four years and seven months, occurred at night; and called for scientific scrutiny of such as broke out beyond two hours after closing mill. Investigation of both American and foreign mill fire reports, prove that per cent to be nearly an average; though probably 90 per cent would not be excessive, with a majority occurring from 5 to 24 hours after closing the mill. This excessive night burning can be largely accounted for by two insufficiently considered and exceedingly ignitious sources. As stated above; from smouldering fire under the pulley in an elevator head; from spontaneous combustion in mill dust, smut, or product; from one of the several causes incidental. Among the known causes of such ignitions is dampness and mill grease in smut, dust, bran, middlings, shipping stuff, and mill sweepings. The liability of grease from mill gearing, unnoticed dust balls formed by oil drops, or dampness, in product of all kinds, to heat and ignite voluntarily, render mill sweepings and mill dustings exceedingly perilous. These should always be removed from the mill, and never put in feed bins.

A four-inch metal tube, run from basement to top of mill, with a covered flat funnel entry to it on each floor would be a labor-saving device, through which to send sweepings to a metal dust truck in basement, so connected that dust will not escape while using. By this means, sweepings can be disposed of without the usual attending nuisance.

There is no fire contingency, of commensurate existence, that is so difficult to establish a belief in generally, as that of the prevalence of spontaneous combustion. Incendiaries that are often seen in action are easily admitted and provided against; but such as are induced by molecular changes, reactions, and elective affinity, to which the night season is especially conducive, are less believed, and more nearly approximate unkuown hazard, than others, because only the results are discovered,

To be warned by the experience and calamities of others, and thereby avoid danger, is better than experience itself in such matters. However, in the absence of faith in such contingencies, thanks to inventive genius, there are provided efficient automatic detectors, and ignipotent devices; if millers will adopt these, of approved form and number, insurers can safely afford to excuse their unbelief.

The Parmelee automatic sprinkler has been used over four years in Eastern factories, and its great value, as a detective and extinguisher, has been successfully demonstrated. This device, or some style equally effective, fusing at not more than 160 degrees heat, is entirely practical in flour mills. It would have three apicial advantages, which are exceedingly important in this connection, that of lessening the fears of mill hands and enlisting their presence and assistance, and that of preserving the delicate and water-sensitive machinery from unnecessary damage, incident to using water in larger volume and over unnecessary surface. Besides being distributed, as usual, to cover the entire ceiling, there should be a sprinkler head, inserted in the top of upper ends of all spouting, to control any fire passing up them. In this connection, they would reach points, which have added much to the spreading and the fatality of mill fires. Each millstone curb should have a sprinkler head inserted in it, and also the bolting chests, purifiers, grading reels, and all other enclosed machines, dust houses, stock bins, and other enclosures generally. There is an automatic alarm in connection, which would indicate a fire, or undue heat, at any point in the mill.

This device, properly applied, would reduce the number

of destructive fires from physical causes to a minimum, and, eventually schedule a much lower rate of premium for all mills using them. They should be advocated in the interest of all concerned. There are no extinguishing devices now used, which have actually shown efficiency, meriting the consideration allowed by insurers for their presence in flour mills, Miller's Associations will advance their general interests, by advocating and encouraging the universal adoption of some efficient automatic fire finder and extinguisher.

Mr. Edward Atkinson. President of the Boston Manufacturers' Mutual Fire Insurance Company, in his address delivered to the convention of chief engineers of the fire departments of the United States, September 14, 1880, said: "The Parmelee automatic sprinkler is the most effective instrument for extinguishing fires that there is in existence to-day."

There are six, rose head, automatic fire extinguishers, "the Parmelee," "the Standard," "the Hub," "the Burritt," "the Granger," and "the Bishop." These were all tested at the instance of several Boston underwriters on June 4th and 9th, at Chelsea, Mass., and all showed good results. Mr. Parmelee has announced that the others are infringements on his patent. (For full description, address "Providence Steam and Gas Pipe Company, Providence, R. I.")

Rates on flouring mills, probably more than on any other class, have for years been clearly inadequate. The chief thing needed, in the way of a flour mill tariff at present, is a general advance on all classes, and especially on water power, where the difference of hazard seems to be less in proportion than the rates have contemplated. The endless combinations possible in the application of the various systems in modern milling, render this class of hazards most difficult to rate justly. Mills of the same size, height, number of reduction machines, and capacity, differ in volume of machinery from twenty-five to fifty per cent. In one sense, each device increases the hazard; but it cannot be computed on the basis that twice the number doubles the risk. The hazard from certain machines may be increased, as the number is reduced; that is, if machinery for certain purposes has to be crowded, in order to do the necessary work required of that department, the contingencies of two thus employed machines may be greater than ten normally used. Difference in the quality of wheat often require a disproportionate treatment from certain devices. A mill of average run and capacity may impose so many duties upon its operatives, as to prevent the supervision necessary to safety: while a large mill, of ten-fold capacity, may employ experts in the various departments, with duties so centralized and familiar, as to render the liability of fire occurrence vastly less in proportion. It must be apparent to those familiar with gradual milling that, while a general advance of rates is necessary to cover increased risk, an inflexible schedule cannot be devised which will secure an equitable tariff, when specifically applied; that an advisory committee, or a mill expert is almost indispensable to secure strict justice to all concerned.

Standard Mill.—Mill building—substantial brick or stone, framework heavy and solid, cross-beams resting on strengthened ledges, and all joists resting on wall ledges: substantial roof of slate, metal, or composition; all internal wood work surfaced, or ceiled, kept thoroughly clean, and the sweepings removed from mill; all machinery accessible, well lighted and ventilated, provide with magnets and with Behm's millstone ventilation, with an air-tight millstone curb, metal screw-valve drop, and spouts discharging outside of mill, or other equally effective exhaust system; dust house outside, or of proper style on top of mill, or of the arrester and receiver styles; all cleaning machinery in basement, or on grinding floor; strut boards of all elevators set oblique, or arranged to automatically dispose of accumulations under the pulley. Force pump in a thoroughly cut off building ready for instant use at all times, and capable of being operated without entering the mill, powerful enough to throw

two streams simultaneously through $2\frac{1}{2}$ inch hose and $1\frac{1}{8}$ inch nozzle over top of building; stand-pipe and ladder combined, running in front of a tier of windows, with platform and hose cock at each story, and plenty of good hose attached and protected, and hose attached to the same stand-pipe, by wall connection ready for use on inside; casks of salt water and buckets on each floor, and watchman with watch clock, at all times when the mill is not running.

Boiler house, brick or stone, iron roof on iron rafters; no exposed wood work inside, a boiler room hose ready for use, and communication with the mill protected by heavy iron-clad, or standard fire doors.

Boilers well covered with masonry or cement, brick smoke stack, and building and machinery in first-class repair and condition. No exposures.

In the following schedule, "the consequent volume of machinery and area" will be included in the charge for extra number of reduction machines. It was contemplated to compute the probable hazard of all mill devices, and form a tariff of specific charges for each, per \$100 at risk, but on consideration it was deemed impracticable at present. The basis rate here will include all systems and devices for reduction, as reduction machines, regardless of the product treated by them, from the cleaned wheat to the bran.

Flour Mills of the above Standard.—Water Power, not over ten reduction machines, \$3.00; Steam Power, not over ten reduction machines \$3.50; add for deficiencies as they occur in each class. Shingle roof laid in cement, or with two coats mineral paint, 20 cents; shingle roof, ordinary, on mill building, 30 cents; shingle roof, on boiler house, all wood, 25 cents; metal slate or composition on wood rafters and roof boards, on boiler house, 15 cents; frame mill building, exclusive of roof, \$1; frame boiler house, exclusive of roof, 75 cents; brick veneered mill building, exclusive of roof, 75 cents; brick veneered boiler house, exclusive of roof, 50 cents; brick lined boiler house, exclusive of roof, 30 cents; boiler in mill building, brick arched over, brick walls and standard iron doors, 50 cents; boiler in mill building, other than protected as above, \$1.20; openings between brick or stone, boiler house and mill not protected as above, 50 cents; no boiler room hose attached for use, 10 cents; metal smoke stack, ordinary, 60 cents; metal stack on brick or stone base five feet above boiler house roof, 25 cents; metal stack, as above, two feet, and less than five, above boiler roof, 40 cents; metal stack in mill building, well protected, \$2; no special force pumps and hose, as above, 25 cents; inside woodwork of mill not faced or ceiled, 10 cents; for the fourth floor, exclusive of basement, 5 cents; for the fifth floor, exclusive of basement, 20 cents; for the sixth floor, exclusive of basement, 40 cents; for the seventh floor, exclusive of basement, 60 cents; no magnets, 25 cents; for each additional set of rollers above ten, up to twenty, 5 cents; for each additional set of rollers above twenty, 3 cents; for each additional reduction device of other systems, above ten, up to twenty, 10 cents; for each additional reduction device of last style above twenty, 5 cents; mills not provided with standard millstone exhaust, 15 cents; for dust house, old style, inside mill, 50 cents; for each smutter, brush machine or scourer above second floor, 10 cents; for each corn sheller of usual size and style, 10 cents; for each wheat dryer, with fire heat, 50 cents; for each wheat heater, with fire heat, 15 cents; for each corn dryer, with fire heat, \$1; for each wheat heater with oil lamp on curb, \$2; no stand-pipe as designated above, 10 cents; watchman not provided with watch clock, 50 cents; no watchman when mill is not running, \$1; no water-barrels and buckets, as above, 25 cents; elevator heads of old style, not protected as above, 25 cents; no survey and application, double the standard rate, —; for each stove in mill for heating, 15 cents; for each open purifier, top geared bran duster and top geared cleaning machine, 50 cents; add for all

exposures according to nature and distance. Exposures add fully 30 per cent more to a flour-mill rate than to any other less dusty, and less dust producing class.

Deductions for Special Cases.—Boiler house, fire-proof, and at least forty feet away, 50 cents; for each smutter, scourer and brush machine, entirely removed, 10 cents; for Parmelee's automatic sprinklers, placed as usual, and inserted into elevator heads, and into all enclosed machines, 20 per cent off from the computed rate; for each reduction machine less than ten to five, 5 cents.

A suitable survey, correctly answered, and inspection, is, at present, the only available safeguard for insurers against any and all unnecessary hazards. In the absence of such a survey, close inquiry and inspection alone remain.

The New Features, to which special attention is called, and for which great convenience and efficacy is claimed by the author, are

1st. A direct and systematic arrangement of the headings, and their interrogatories, in the order of construction and operation, hence in the order in which they are reached by inspectors, and thought of by operators, facilitating clearness and correctness.

2nd. The omission of all advertising features. It being information of no value, unless from the proper source, expected only from the applicant or his authorized clerks, it should be, and in this case is, relieved of the usual conflicting entries, which have marked most surveys as the company's document, and not that of the applicant. Courts have ruled on these innocently inserted features, like questions to the agent, &c., and the results need no comment.

3rd. The basis survey, constructed to cover all features common to a large number of specials, and slips to be attached for specific uses; forming a specific survey complete for each, and largely uniform.

4th. The provision of suitable schedule tables, adapted to display all machinery in the works, and locate it; so that having the area, it readily shows the quantity as well as the position of each kind of machinery.

5th. A new form of diagram with a marginal scale of feet, based on the fractions of an inch, for greater convenience and accuracy; and better adapted to the means at hand in drafting same. The diagram is flexible; on large buildings and specials, requiring more space to show the exposures within 100 feet, and on such as exposures within 150 feet are required, it may be used 80 feet to the inch; for daily reports, where buildings are generally smaller, it may be used 40 feet to the inch, and still have room to exhibit exposures. It is sparsely ruled, simply to guide, as in others, but not enough to confuse the exhibit.

6th. A slip for renewal of existing policies or contracts, by renewal receipt, instead of by new policy and reference to the old, and perhaps now defective survey.

The advantages claimed for this slip are; First. To furnish the applicant opportunity to correct any defects of the original survey occasioned by changes incident in all classes, and especially in such as flouring mills. Second. It removes the objectionable features of the old survey, renewed by renewal receipts or re-referred to on renewal by new policy. It gives both parties in interest equal and proper advantages. It is simply full enough for the insertion of any and all changes affecting the hazard, that may not have been announced to the company, and hence have vitiated the old contract until thus restored.

And it furnishes the company information which it should have, from year to year, to know the condition of the risk, just as commercial men watch the standing of customers to guard against increased risk. No legitimate manufacturer would care to retain a company's policy if he knew that with full and correct information, the company would deem the compensation inadequate.

TARIFFS.

It is undoubtedly true that the proper rate of premium for the insurance of any particular class of risks is that founded upon the cost of carrying them, as determined by the combined experience of the Companies. Increase or diminution in accordance with the peculiar circumstances of each individual risk would give the exact premium to be charged for each particular risk.

When, however, we reflect that the "Minimum Tariff" issued by the Companies in 1873 contained minimum rates for three grades of about four hundred classes of risks, and that modifications of these rates, in accordance with the increase of hazard by reason of extra occupancies, exposures, or deficiencies in construction, were left to the judgment of the General Agent or Manager of each Company, then it is not difficult to understand that there arose so many differences of opinion, as to make the maintenance of the tariff agreement, a matter in which infinite patience and much forbearance needed to be exercised.

The "Minimum Tariff" already referred to may be presumed to have been formed upon the combined experiences of the Companies up to the time of its compilation, yet, whilst undoubtedly valuable as a basis upon which the companies might build rates, in accordance with their own experiences and foresight, on condition that they did not go below those set forth, it has not been justified by the loss ratios of the past six years, during which nearly every class and grade of risk has produced more loss in proportion to amount of insurance than was provided for in that tariff.

The careful underwriter was overwhelmed by the vociferations and opinions of those who endeavoured to convince him that the losses of each succeeding year were abnormal; that conflagrations were born of commercial depression, and that, with each successive day, there were more hopes of good times which would bring with them increased care for property and consequent decrease of fire losses, but no cessation of evil fortune was seen until 1880, when the "I told you so's" were loud and oft repeated, with demands for reductions of rates, which were, alas! too often acceded to, in spite of the conviction in the minds of most underwriters, that they were not warranted either by past, then present, or reasonable estimates of future experience. The experiences of 1881 fully justified the prescience of those who were unwillingly drawn into the vortex of unwise concessions.

The presence of several new companies from across the Atlantic and the fellow feeling which makes some of the older companies desire that the new ones should make profit and reputation in Canada, has led to renewed endeavours to agree on tariffs for Ontario and Quebec; with what results time alone can tell. Should the movement be successful we may expect to hear the old cry of "Monopoly" with possible advertising of "not belonging to the tariff association" by some companies, and the conduct of some others on the non-tariff programme, under the idea that money can be made whether rates are adequate or not; but, very little consideration should convince both companies and people, that, although a company may receive immense revenues because of its popularity, yet, these moneys being merely trust funds, are worse than poison if they are not sufficient to enable the company to fulfil the obligations it assumes; and however it may be to the advantage of an individual to obtain policies at reduced rates, it is more advantageous to be indemnified in case of loss.

In all negotiations for the obtaining of a tariff agreement it must, however, be remembered by the old-established companies that there are new-comers who, naturally, desire a fair share of current business; whilst these are, undoubtedly, interested in getting adequate rates, they may feel desirous of a certain degree of liberty of action, because they must offer *some* inducement for change, or the patrons of the old companies will leave their risks undisturbed, except in cases where the personal popularity or energy of the new agent may influence the proprietor in favour of his Company.

The companies who, whilst not being able to show large assets, are quite capable of carrying out any contract into which they enter, may naturally feel nervous, as to the advantages which may, possibly, be taken by unscrupulous agents of larger companies in the event of their joining a tariff association; they feel that the demoralization in rates and practices has not been brought about by them, for it is a certain fact that the strongest companies have not been the most conservative where competition existed, but, if they have no freedom of action, they may have that fact proclaimed, with the argument. "Insure in strong companies at equal rates."

Now, however weak a company may be, or however new its introduction, it wants a chance to live and prosper; consequently the question will arise, "What inducement will you offer us to join in a tariff organization?" the not unnatural, but perhaps not altogether satisfactory reply will be "Rates" at which what business you may do will bring profit to you!

Perhaps in some cases, reinsurances may be arranged, but the treatment of the new and the weaker companies by the St. John, N. B. Board of Underwriters will influence the decisions at which they arrive in reference to Quebec and Ontario, as being a fair indication of what they may reasonably expect. If, however, combined action is obtained, we believe the adoption of specific tariffs adopted by local boards and based upon the Insurance Surveys of each place, will be found more practicable in working than a general minimum tariff, because that the latter is so very apt to be quoted in favour of inferior risks.

A healthy feeling amongst Companies and their representatives can only be produced by the circulation of insurance literature devoted to the welfare of the business. This we propose to supply. We believe that carping criticism and want of consideration has done much to produce demoralization, whereas a little patient discussion would often have healed sores which were irritated by captious remarks, made on the spur of the moment whilst smarting from the loss of business, or by reason of concessions which had been obtained by misrepresentation.

The Insurance Agents in every locality are financially interested in the adoption and maintenance of such rates as will bring profit to their companies. An agent who has a reputation for success will always have encouragement and consideration, will have the offer of the representation of the best companies on special terms, will have opportunities of congenial employment, advertising material will be furnished him for the increase of his business, and facilities afforded him which would be denied peremptorily to those whose only success consists of their smartness in securing for their companies *risk* instead of *profit*.

NOTICES OF APPLICATIONS TO PARLIAMENT.

Notice is given that application will be made at the forthcoming session of Parliament for an Act giving the local master of the Chancery Division of the High Court of Justice at Hamilton power to make assessments on premium notes of policy-holders in the Canadian Mutual Fire Insurance Company, and to make all necessary direction for compelling payment of such assessments, etc.

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

For an Act to authorize the Sun Mutual Life Insurance Company, of Montreal, to change its name to that of the Sun Life Assurance Company, to reduce the qualification of its directors, and for other purposes.

For an Act to authorize the Mutual Life Association of Canada to change the name of the Association. Also to empower the said Association to issue policies on the principle of non-participation of profits, and for other purposes.

Notice is given that an application will be made to the Parliament of the Dominion of Canada at the next session, for an Act to incorporate the Mutual Benefit Association, of Sherbrooke.

Notice is given that the Stadacona Fire and Life Insurance Company, in liquidation, will apply to the Parliament of the Dominion of Canada, at the next session, for an Act to amend and extend the Statute 43 Victoria, cap. 70, entitled an Act to empower the Stadacona Fire and Life Insurance Company to relinquish their charter, and to provide for the winding up of their affairs, and to enable them to finally close and liquidate the affairs of the said Company, within a fixed delay of one year, to be computed from the passing of the Act prayed for, and to extinguish the claims not brought before the Courts within such delay; also the claims of persons unknown and not found within said delay, and also for other similar purposes.

Notice is given that in consequence of there being now no policies of the Positive Government Security Life Assurance Company maintained in Canada, the office in Canada is finally closed, and all applications of every kind should be made to the head office of the Company.

The Dominion Government will present a bill at the coming session of Parliament placing Mutual Benefit or Cooperative Life "Insurance" Societies under the supervision of the Superintendent of Insurance.

The Simcoe County Council resolved to petition the Legislature "to amend the Municipal Law so as to allow the fence-viewers in each township to be a commission to control the setting out of fires between the 15th days of July and September in each year, with such powers as might be thought necessary to carry out the object in view, and subjecting the party contravening the provisions of the Act to proper penalties."

A Meeting of the Shareholders of the Ottawa Agricultural Insurance Company was held in the Company's office, at Ottawa, John Rochester, M.P., in the chair. The meeting had been called for the purpose of winding up the business of the Company, but when the matter came to be discussed, it was ascertained that it would be necessary to apply to Parliament for an Act to authorize such proceeding, as the Company had not gone into insolvency, but into liquidation some three years ago, when it was decided to cease doing business. The directors were authorized to take the necessary steps to secure the required legislation. It was also decided in the meantime to continue to realize on all available assets of the Company, which consist of unpaid calls, amounting to \$1,000; notes on hand, \$600 or \$700; and some judgments amounting to probably \$2,000. There is some \$3,000 on hand, and it is said nearly all the liabilities are wiped out since going into liquidation. Some \$160,000 will be the total loss, of which about \$62,000 was expended in effecting re-insurance of the Company's outstanding policies and the remainder was paid out for fire losses and the defalcation of the General Manager and agents' losses. The Company will still retain its office and the Secretary will continue to collect, as far as possible, the still amounts due by shareholders.

IS THIS CAUSE AND EFFECT, OR COINCIDENCE.

At a recent meeting of Milwaukee millers, resolutions were adopted saying that "owing to the unwarranted condition of the wheat market, which is manipulated in the interests of speculators and against legitimate business, we believe it is for the interests of the millers of this country to make common cause and shut down their mills until the price of wheat shall be at a figure to compete with the markets of the world." All the mills in Milwaukee have shut down, and invited the co-operation of Minneapolis millers.

Another disaster, involving serious loss of life and great damage to property, has occurred at Minneapolis. Four large flour mills and one cotton mill were destroyed by fire, involving a total loss of \$416,000, on which there is an insurance of \$207,000. An explosion in one of the mills caused the loss of five, and probably more, lives.

In a lecture delivered some time ago, Professor L. W. Peck, to illustrate the explosiveness of a mixture of dust and air, said: "If a large log of wood were ignited, it might burn a week before being entirely consumed. Split it up into cord wood, and pile it up loosely, and it would burn in a couple of hours. Cut it up into shavings and allow a strong wind to throw them in the air, or in any way to keep the chips comparatively well separated from each other, and the log would, perhaps, be consumed in two or three minutes; or, finally, grind it up into fine dust or powder, blow it in such a manner that each particle is surrounded by air, and it would burn in less than a second!"

The authorities of the Town of Sydney, Cape Breton, have taken a commendable course in ordering a thorough isolation of all cases of diphtheria. The Board of Health have passed most stringent laws relating to the matter, and have even gone to the extent of enacting the imposition of a fine, not to exceed \$100, on any person coming into the Town of Sydney from a dwelling in which diphtheria exists. When it is known that in one town, that of Arichat, with a population of only 1,000 persons, no less than eighty three deaths from diphtheria were registered last spring, the action of the Sydney authorities will be considered wise and prudent.

SOCIETY NOTES AND ITEMS.

Mr. E. L. Bond has been associated with **Mr. P. S. Stevenson** as Agent of the London & Lancashire Fire Insurance Company for Montreal.

Messrs. M. and T. B. Robinson have been appointed agents of the Norwich Union Fire Insurance Company at St. John, N. B.

The Insurance Companies have shown excellent taste and judgment in the preparation of such of their Calendars for 1882 as they have sent to our office.

The Gore District Mutual Fire Insurance Company claims to be the oldest Fire Insurance Company incorporated in Ontario now doing business, being in its 45th year, and to have been continuously successful.

The Guardian Fire Assurance Company of London has appointed general agents in Oregon, and it is reported that it contemplates established agencies in the principal towns of California.

B. H. Matson, the Toronto agent of the Standard Life of Edinburgh, has been appointed superintendent of agencies in Canada for the Union Mutual Life. His duties commence the first of January; he is a very capable, intelligent and agreeable gentleman.

More than one hundred and sixty prize essays on "Life Assurance" have been received, and are now in the hands of the English adjudicators for their decision as to who shall receive the prize of £100 for the best essay, £25 for the second, and £10 for the third, offered by the Equitable Life Assurance Society of the United States.

The Scottish Imperial Insurance Company of Glasgow has entered California, and appointed representatives. This company has \$250,000 paid up capital, with assets of \$1,203,865, of which sum \$567,892 belongs to the life department, leaving fire assets of \$635,973. The liabilities on fire account, other than capital, are \$286,494, showing a net surplus over capital and liabilities of \$99,479.

The Guarantee Company of North America has been authorized to transact business in Connecticut, and is proceeding with the organization of local boards in the principal cities in the United States. Those of Chicago and Boston have been completed, and are composed of influential parties. The reconstruction of the New York board is in progress, and gentlemen very prominent in financial circles are named in connection therewith.

The City of London Fire Insurance Company have resolved to double their capital by the issue of 100,000 new shares of \$10 each, on which \$1 is to be paid up, together with a premium of ten shillings per share. By this means there will be a net addition to the general funds of the Company of £150,000, and the total cash paid up will be £250,000. This Company is represented in Montreal by **Mr. J. K. Oswald**; in Toronto, by **Mr. S. F. Magurn**; and in St. John, N. B., by **Messrs. H. Chubb & Co.**

Observation proves—as it ought to prove—that the best and most successful insurance agents are those who regularly read the insurance periodicals. No man is ever successful in any line of business unless he keeps himself posted on the current happenings in that line. The regular reading of his class journals betokens an active interest in his profession, and such interest, in turn, is the prerequisite to certain success. Reading men are the brainy fellows in the insurance craft, as in every other vocation.—*Chronicle.*

The Underwriters of Glasgow have established an Institute for the discussion of matters pertaining to the business, which we trust will be successful. In these days of so-called improvements in manufacturing, lighting, heating, &c., every leading city should have similar institutes, as thereby many fire dangers would be more thoroughly understood, and concerted measures taken for their elimination or investigation. There are excellent institutions of this kind in most of the English cities, at which very valuable papers are read and discussed, to the advantage of all the members.

It is probable that the recent disastrous fires will be productive of some litigation. In *Kippner v. Buhl* (24 Albany, L. J. 192), it appeared that the defendant set a fire in his stubble field. Before doing so, he ploughed three times around the field. At night he, as he supposed, extinguished the fire. He did not do so, but unknown to him the fire smouldered in a slough and revived, and two days afterwards extended to plaintiff's premises two miles away, and burned property of plaintiff. No agency intervened to spread the fire except the wind, which changed its directions with some increase of force. *Held*, that a verdict for plaintiff in an action against defendant for loss of the property burned was proper.—*Canada Law Journal.*

The Connecticut Mutual Life Insurance Company have decided, it is understood, to pay the claim made against them by one of the heirs of the late **Mr. Moore**, of Toronto, whose life they insured for \$25,000. Payment of the claim was resisted on the ground that certain information regarding the physical condition of **Mr. Moore** at the time he made the application for insurance was withheld. This information the Company contended would have material influence in regard to the granting of the policy. Over seven years were spent in litigation, and after the case had passed through several Canadian courts, it was appealed to the English Privy Council, where judgment was given against the Company. The judgment was delivered some time ago, but the amount was not paid, and one of the heirs took steps to have the Company declared insolvent under the provisions of the Dominion Insurance Acts.

Mr. Frank Van Voorhis is appointed general agent for the West of the British America Assurance Company. The appointment reflects credit on the business sagacity of **Mr. Morison**. **Mr. Van Voorhis** is a young man of indomitable energy, and has had a varied and practical experience in fire underwriting, beginning as office boy in the head office of the Phenix of Brooklyn, of which his father was general adjuster, and then gradually promoted to policy and map clerk, special agent, adjuster, and finally assistant general agent in the Western department. In the latter capacity **Mr. Van Voorhis** has had charge of the daily reports and correspondence with agents of the entire West and South. His experience, therefore, has been of the kind most useful to the successful manager, viz., a knowledge of the routine of the office in all departments, the handling of and dealing with agents, and the adjustment of losses. We are sorry to see that **Mr. Ashworth**, who was recently deposed from the position of general agent, has committed the folly of addressing a circular to the agents of the company purporting to give the reasons for his removal. The style and language of the circular are in exceedingly bad taste, and the cause given for removal a weak misstatement. The abuse of Deputy-Governor **Morison** is unwise. The best friends of **Mr. Ashworth** could not have been consulted in its preparation, for its advent is likely to give publicity to facts the quiet slumber of which would be a kindness to the gentleman involved.—*Investigator.*

BRIGADE NOTES.

At the Brockville fire the other night four young women took a hand at the brakes, and performed the work of heroes.

MOUNT FOREST.—At the last meeting of the Town Council a report was adopted recommending the formation of a Hook and Ladder Company. This has been done before, but nothing more came of it, and we fear the same result with this one.

MR. J. E. D. CRAWFORD was recently appointed Electrician to the Ottawa Fire Brigade. It is contemplated by the Committee to establish out-lying stations in various parts of the city, in order to afford better protection against fire.

A TRIAL of a self-propelling steam fire engine was made in Springfield, Mass., the other day. The engine was under perfect control, and could be run up and down streets with a grade of 17 to the 100, stopping at any point on the descent.

FIRE BRIGADE HITCHING.—A test was made by a number of the City Council of Hamilton, composing the Fire Committee, as to the efficiency of the Fire Brigade. The Chairman, Ald. McKay, held in his hand a first-class stop-watch, and, when ready, turned in the alarm at the City Hall box, one and one-half blocks distant. The Brigade were on the spot in 51 3-5 seconds. Three men were in bed at the time. The Committee then visited the Central Station, where a trial hitch was made, all the men being up stairs; time, 6 4-5 seconds.

WINNIPEG IS NOW PAYING THE PENALTY for not having passed a fire limit by-law, restricting the erection of inflammable buildings within certain limits. There was a by-law adopted by the Council, but its active operation was postponed for one year. Now venerated and wooden buildings are rated at five per cent., stocks in them at four and four and a half, while solid brick or stone structures are insured at much lower rates. The city has an excellent and well-equipped fire brigade, two steamers, and a large chemical engine. Winnipeg has not been a sufferer by fire, the few that have started having generally been confined, owing to the efficiency of the firemen, to the building in which the flames originated.

THE DEVICE DESCRIBED in the following paragraph from the London *Times* may be found adaptable to use by members of the insurance patrols and by firemen in general: A well known German manufacturer of mica wares, Herr Raphael, of Breslau, now makes mica masks for the face, which are quite transparent, very light, and affected neither by heat nor by acids. They afford good protection to all workmen who are liable to be injured by heat, dust, or noxious vapors, all workers with fire, metal and glass melters, stonemasons, etc. In all kinds of grinding and polishing work the flying fragments rebound from the arched mica plates of the mask without injuring them. These plates are fixed in a metallic frame, which is well isolated by means of asbestos, so as not to be attacked by heat or acid. These masks allow the turning of the eyes in any direction, and, as against mica spectacles, they afford the advantage of protection to the whole face. In certain cases the neck and shoulders may also be guarded by a sheet of cloth impregnated with fire-proof material, or by asbestos sheet, attached to the mask. The interval between the mica and the eyes allows of workmen who have poor eye-sight wearing spectacles, and of workers with fire or in melting operations wearing colored glass spectacles under the mask without fear of breakage of the glass, mica being such a bad conductor of

heat. Where the mask has to be worn long it is found desirable to add a caoutchouc tube with mouth-piece for admission of fresh air; the tube passes out to the shoulders, where its funnel shaped end (sometimes holding a moistened sponge) is supported. The mask has a sort of cap attached to it for fixture on the head.

WAIFS AND STRAYS.

Bogus Fire Sufferers.—A couple of hard characters with their hands wrapped in rags, from the vicinity of Puslinch Lake, have been "doing" Guelph, passing as Michigan sufferers.

Hiram Kinrade and Annie Brannigan have been arrested, charged with setting fire to the Stinson property Wentworth street, Hamilton, on September 9th. The woman was just released from gaol, where she had been on another charge. They are now committed for trial.

The **French Government**, on the application which has been addressed to it, has issued a permit authorizing Mr. J. H. Thors to organize, in the interests of the sufferers by the Quebec fire, a lottery of two millions of francs, to be drawn on the 1st of April, 1882.

The **New York "Herald"** announces with express satisfaction that six seaside hotels at one point in New England have been burned this season. It is of opinion that it would be a fine thing if they were all destroyed, for the American watering-place hotel is, in its judgment, barbarous and in all respects abominable.

The charge of arson against the Donnelly's was dismissed by Judge Elliott at London. West, the amateur detective, who made himself so conspicuous in the case, was subsequently arrested and gaoled on a charge of larceny, he having admitted in his evidence that he stole a number of chickens and ate them. The judge was particularly severe upon West.

Several little children in Iowa who had been left at home during the absence of their parents were burned to death, and the mother, returning before the house was completely consumed, was seriously injured while trying to save her children. This is the old sad story repeated for the hundredth time, carrying with it the solemn warning that it is a fatal and criminal act to leave children alone in a house.

A meeting of representative farmers from Howard, Oxford and Harwich, and the influential business men of Ridgetown was held in the Ross House for the purpose of devising means to assist D. & A. Campbell & Co. to rebuild their once famous mills, which were totally destroyed by fire. Committees were formed and will canvass the townships. Subscription books were opened and a considerable amount raised on the spot. About \$10,000 are required to be raised. Outside operations are to commence at once. The mill will be on the Hungarian principle, and will cost about \$25,000.

The insecurity of Oswego as a port has long been a matter of discussion between the Canadian and American press, and as long a matter of complete certainty to lake captains and ship-owners. But the following, which we take from an American contemporary, fully bears out all that has heretofore been said in disparagement of the harbour: "On account of the recent disasters happening to sail vessels in Oswego harbour, several Insurance Agents have been notified by the Companies which they represent to take no further risks on grain cargoes in sail vessels bound to Oswego."

BEFORE THE YEAR CLOSES.

"The means that Heaven yields must be embraced
And not neglected; else, if Heaven would
And we will not, Heaven's offer we refuse,"
—*Shakespeare.*

To assure before the present year closes is the firm intention of many thousands of our fellow-countrymen. Numbers have given distinct pledge and promise that they will do so; and yet it is perfectly certain that of these thousands many will not carry the intention into effect, and that some will die uninsured. They are, notwithstanding, at this time intending insurers.

That the result should be what we have foreshadowed as certain is lamentable. We naturally assume, of course, that there is a need for life assurance, or the intention would not be formed to resort to it. It is recognized as essential, and the opportunity is afforded of attaining the object in view; how great the pity, then, that the intention should fail!

The object of this little paper is to bring to remembrance a cogent reason or two for dispatch in transacting this possibly momentous business, on which the issues of the fate of dear and valued relations may perhaps be hanging, as by a single thread.

The year has so far sped on its course that there is but brief time left to carry out any purpose. He, therefore, who really intends insuring before it closes, should

PROPOSE AT ONCE.

Now is the only legacy of Time actually in possession. To-morrow, even, may be a day too late.

In many individual instances there was the same intention last year, and it was unfulfilled. So it will be next year. The want of promptitude becomes chronic and habitual. An unwise habit at all times, but in such a matter as the assurance of life, inexcusable and dangerous in the extreme. The putting off until to-morrow what can be done to-day is probably more injudicious in the case of life assurance than in any other social transaction, and more pregnant with harm.

Nothing is gained by delay, while so much is risked. The terms will not be different, the premium will not be less, the preliminary steps will not vary. On the other hand, the terms may be more onerous, the premium higher, and the preliminary steps more difficult. Some change in health or family history may create a distinct and unfavourable difference between now and then. It may happen that the life, now first-class, becomes second-class, and to be insured on special terms, the best that can be obtained.

This is not desirable, but the position is infinitely worse when the change eventuates in the life becoming in the interval wholly uninsurable. An accident, a severe hemorrhage,

the *sequela* of a fever may so result, at any rate in a protracted period of indefinite postponement.

Putting the matter in direct personal form: You are contemplating asking an insurance office to take the risk of premature death for a small immediate consideration, because there is a fair appearance of the event being probably remote. This risk extends to the *whole* of your life; why then not let the insurance office take the *whole* risk by allowing them to insure you at once? The real risk may perhaps be in the next few weeks, during which you purpose to defer your proposed act.

There are times when life assurance is so clearly a sacred duty that delay is not only irrational, but unjustifiable, as to which, each must judge for himself. "If Heaven would, and we will not, Heaven's offer we refuse." There are some opportunities in our lives which, as candid, reasonable, thinking men, we must admit we have scarcely the right to neglect.

The old year will close more happily and the new year open more serenely with the duty performed. That policy in the strong box will bring hours of comfort with it. An easy mind with respect to future contingencies is a condition of extraordinary value. It is a leading factor in the sum of human happiness.

"My crown is in my heart, not on my head;
Not decked with diamonds or with Indian stones:
Not to be seen; my crown is called Content."

The content which has been obtained as the result of judicious life assurance is vast and immeasurable.

In conclusion, remember well that you are never likely to regret assuring at once; you may regret, and others with you, not doing so.—*Insurance Agent and Review, London.*

REVIEW.

We have received a copy of the *Handy Assurance Guide*, published by William Bourne, Liverpool. This little affair contains a great amount of information which, if used in the general interests of life insurance, can be made to do a wonderful amount of good.

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.

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 SIMMS, Esq., of R. Simms & Co.
JOHN HOPE, Esq., of John Hope & Co.	ALEX. MURRAY, Esq., Director Bank of Montreal.

General Manager, F. STANCLIFFE.

HONORARY BOARD, TORONTO:

Hon. JOHN BEVERLEY ROBINSON, Lt.-Gov. of Ontario.	P. HUGHES, Esq., of Hughes Bros.
Hon. WM. CAYLEY, Director British-American Assurance Co.	W. B. SCARTH, Esq., Manager Scottish, Ontario and Manitoba Land Co.
JOHN FISKIN, Esq., Director Imperial Bank.	

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

Fires in Canada during the Month of November, 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.					
ANCASTER, 25th, wood hotel, O & T M. S. Laurie.	.....	.....	HAMILTON, 1st, coal, McIlwraith's wharf; Ca spontaneous combustion.	Slight.	.....
AUBURN, 25th, vacant hotel, O J. Quigley; Ca incendiary.	.....	.....	7th, wholesale clothing, O Sandford, Vail & Co.; Ca defective flue.	Slight.	.....
ALTON, 4th, dwelling, O & T W. Waldick; Ca incendiary.	\$600	\$400	—, roof, O Ham. Forging Co.; Ca spark.	Slight.	.....
BISMARCK, 5th, steam saw mill, O W. J. Morven; Ca incendiary.	3000	1000	21st, wood on cars, O H. & N. W. Ry.	.....	.....
BROCKVILLE, 18th, S 18, B 40 , No. 91, furniture, T J. S. Kelso; Ca accidental.	110	110	23rd, bank building, O & T Exchange Bank; Ca furnace.	Slight.	.....
Nos. 5, 7 and 9, dwellings and store, O D. F. Hayes, T various.	800	800	26th, carriage works, O J. Robinson, T T. O'Connor; Ca incendiary.	\$186	\$161
No. 9, kitchen, O Mrs. Monahan, T J. S. Kelso.	120	120	INGERSOLL, 16th, S 2, B F , No. 134, carriage house and stables, O & T Dr. McCausland; Ca carelessness.	400	None.
No. 5, furniture, T G. Veitch.	500	None.	Nos. 130 and 132, vacant carriage house and shed, O M. C. McCarthy.	500	200
Furniture, T D. Hall.	300	None.	JARVIS, 9th, barn and contents, O & T James Ross; Ca incendiary.	1000	None.
No. 7, picture frames, &c., T W. Young.	100	None.	KINCARDINE, 30th, dwelling, O & T W. Knox; Ca chimney,	100	100
Furniture, T T. Brown.	100	None.	KINGSTON, 9th, S 4, B 36 , No. 104, vinegar works, O F. H. Fraser, T W. Hoaz; Ca Furnace.	4000	.....
Nos. 2, 3 and 5, boots and shoes, O & T D. W. Downey.	364	364	14th, S 2, B 10 , lumber and sheds, O & T Weber & Co.	1000	1000
BRUSSELS, 9th, store and dwelling, O Ham. P. & L. Society.	900	900	{ 30th, dwelling, O Capt. Byrne, T J. Walsh; Ca incendiary.	1000	600
BROOK TP., 10th, barn, O & T M. Dinnen; Ca steam thresher.	2500	None.	Sheds, &c, O & T Mrs. Shaughnessy.	200	None.
CHATHAM, 16th, S 4, B N , No. 39, drugs, O & T J. C. Bright.	13000	5300	LANGTON, 30th, saw and shingle mill, O McKinley; Ca arch.	3000	1200
Nos. 41 and 43, furniture and fancy goods, O & T A. Mellish.	10000	5200	LEAMINGTON, 7th, bakery and confectionery, O & T W. Clarke.	3000	1100
No. 37, harness and dwelling, O & T H. Poile.	3000	1950	LONDON, 1st, S 4, B 5 , No. 136, planing mill, &c., O & T J. R. Tytler; Ca flue.	100	None.
No. 35, groceries and tins, O McNaughton, T various.	125	125	12th, S 10, B 35 , No. 440, office, London & Erie S. & L. Co.; T various; Ca smoking.	160	160
CHESLEY, 14th, woollen mills and felt boot factory, O Ruhl Bros, Ca oil can on stove.	10000	4000	LONDON EAST, 7th, dwelling, O & T F. Faulkner { or Gauthier; incendiary.	.....	Ins'd.
CLARKSBURG, 23rd, vacant hotel building, O Mrs. Rowe, Ca incendiary.	1600	400	Barn, O & T Job Hayne.	.....	.....
Masonic Hall, O Estate LeRoy, T Free Masons.	700	300	9th, oil refinery and soap works, O & T Wilson & Laurason; Ca still burst.	2000	.....
Dwelling and shed, O & T J. Campbell.	200	50	LORETTO, 11th, country store, O & T P. Derham; Ca accidental.	6570	3450
Dwelling, O & T S. Olmstead.	1500	.....	MARKHAM TP., 24th, barns, &c., O & T W. T. Gamble; Ca incendiary.	2897	2051
28th, dwelling and barn, O & T R. O. Smith.	300	300	MERRITTON, 15th, B 11 , No. 8, cotton factory, O & T King & Dolan; Ca overheating of machinery.	35000	26000
COLLINGWOOD, 22nd, dwelling, O & T P. Smith.	800	500	MANVERS TP., 16th, waggon shop, O & T G. Humphries; Ca incendiary.	200	200
EDWARDSBURGH TP., 1st, dwelling and outbuildings, O & T W. Clark; Ca incendiary.	4372	2400	ORONO, 3rd, furniture factory, O Cottage Furniture Co.	Destr'd	.....
EGANSVILLE, 27th, general store, O & T Alex. Mills.	3500	1000	{ Dwelling, O S. J. Burland.	Damag'd	.....
EGERTON TP., skin and wool store, O W. F. Linton & Co.	600	600	{ Dwelling, O Geo. Beers.	Partial	.....
EGLINTON, 20th, hotel and outbuildings, O & T W. Smith.	11000	5885	OTTAWA, 23rd, barber's shop, O J. Heney, T E. L. Beaucaire.	300	300
{ Lodge furniture, T A. S. Wilson in trust.	600	600	PICTON, 19th, barn, O & T J. Walters; Ca accidental.	300	300
ENNISKILLEN, 14th, agricultural works, O & T R. Sylvester; Ca flue of furnace.	13057	6000	SELKIRK, 18th, driving house and stable, O & T D. Rose.	3000	700
{ Dwelling and stables, O & T S. Hoskins.	.....	.....	SYDNEY TP., 13th, dwelling and outbuildings, O & T J. S. Dench.	505	505
ETOBICOKE TP., 17th, outbuildings, O & T Mrs. J. M. Coombe.	300	200	{ 20th, barn, O C. Rowe.	2000	1200
GWILLIMBURY TP., 1st, dwelling, O & T Mrs. Shepherd.	1500	1500	{ T D. Houston.	3000	2500
HALDIMAND TP., 28th, barn and stables, O & T H. Sargent.	4000	2000	HOWARD TP., 28th, flour mill and contents (Hungarian process), O & T D. A. Campbell & Co., Ca machinery.	25806	16250

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.
STRATFORD, 4th, S 2, B C, Nos. 3 and 4, flour mill and contents, O W. Mowatt, T Stratford Milling Co.; Ca defective flue.	\$16000	\$10600	MONCTON, 29th, dwelling, O Mrs. McKay.	.....	None.
Stores, O J. J. Odbert.	3000	3000	NORTON STATION, dwelling, O & T R. Price.	\$300	None.
No. 14, stores, J. M. Fraser.	1000	1000	PORTLAND, 28th, S 12, B 73, Nos. 68, dwelling, O Mrs. Spence; Ca incendiary.	1000	\$1000
Stores, O J. Gibson.	500	500	SALISBURY, 29th, dwelling, O E. Hasty.	600	600
Store, O G. G. Ewart.	200	200	ST. JOHN, 4th, S 30, B H, Nos. 75, 77, 117 and 121, sash factory, &c., O & T A. Christie & Co.; Ca furnace.	10000	None.
Cigars, T M. Glass.	700	None.	Nos. 17 and 23, blacksmith shop, &c., O S. H. Young, T T. B. Andrews; Ca sash factory.	1000	1000
Furniture, T Miss Cashan.	250	None.	No. 96, tenement, O M. Duggan, T various; Ca sash factory.	1000	None.
17th, stable, O J. S. Woods, T J. Mills.	500	500	22nd, S 130, B K, No. 233, tenement, O G. Wilson, T various.	900	900
TORONTO, 13th, (See Extension Plan), copper works (River st.), O & T Geo. Booth.	14000	.....	28th, S 12, B 29, No. 1, Sunday school, O & T St. Mary's Episcopal Church; Ca sparks from Mrs. Spence's dwelling, Portland.	3000	1600
Ink factory, O G. Booth, T — Smith.	4000	2700	TAYLORSTOWN, 30th, vacant dwelling, O Mrs. Allingham; Ca incendiary.	300	.....
25th, hotel, O & T B. Smith.	250	250	WOODSTOCK, 11th. Conflagration		
TILBURY WEST TP., 3rd, barn, O & T W. Henderson.	450	450	{ First fire, S 2, B 30, Mechanics Institute (wood) and 2 wooden dwellings.		
WEST ALDBOROUGH TP., 2nd, barn, O & T D. Scott, Ca incendiary.	2000	.....	{ Second fire started S 4, B 16, No. 53.		
ZORRA TP., 17th O & T J. Patterson.	400	.....	{ Burnt B 16, Nos. 10 to 25 and 53 to 58.		
QUEBEC.					
BOURG LOUIS, 30th, stables, O & T Rev. H. C. Stewart.	\$250	None.	{ B 15, Nos. 20 to 38 and 62 to 73.		
BUCKINGHAM, 10th, steamer "Julienne," O J. Cosgrove.	1500	.....	{ B 14, Nos. 20 to 45 and 65 to 71.		
COTEAU ST. LOUIS, 15th, general store, O & T Mrs. P. Charbonneau.	268	268	{ B'ks 17, 18, 19, 20 and 22 wholly destroyed.	100,000	56,210
HOCHELAGA, 19th, carpenter shop, O & T Depatie & Son.	300	300	{ S 3, B 12, Nos. 32 to 36.		
MONTREAL, 5th, S 51, B 376, No. 453, furniture store, O & T A. Marois.	1087	1087	{ 9 wooden stores.		
12th, S 71, B 535, shed, O & T J. Minogue; Ca suspicious.	500	500	{ 43 " dwellings.		
24th, S 28, B 169, No. 188, dry goods and clothing, T J. J. Beauvais; Ca gas in window.	200	200	{ 61 " outbuildings.		
MURRAY BAY, 7th, dwelling, O & T Dr. L. H. Labrecque.	188	188	{ 2 " churches.		
QUEBEC, 9th, dwelling and stable, O & T Patrick Hunt.	2500	2000	{ 1 " school-house.		
25th, S 14, B 155, furniture factory, O & T S. Peters; Ca spontaneous combustion.	150	150	NOVA SCOTIA.		
26th, Market Hall, O Quebec City, T various.	4132	4132	HALIFAX, 8th, bakery and confectionery, O & T Moir, Son & Co.	3000	3000
ST. FEREO, 1st, outbuildings and contents, O & T Norbert Poulin.	1200	.....	PICTOU, 17th. Conflagration.		
ST. FOYE, 23rd, dwelling, O & T P. Blondeau.	600	600	{ S 4, B 59, No. 32, dwelling and outbuildings, O C. McKenzie, T G. Geldert.	1492	893
ST. JEAN PORT JOLIE, 15th, dwelling, O & T O. Morin.	450	.....	{ Nos. 29 and 31, hotel buildings and furniture, O & T C. McKenzie.	7840	6840
VALLEYFIELD, 28th, dry goods store, O & T Barron & Michelson; Ca incendiary.	1750	1750	{ No. 29, drug store, O & T K. J. McKenzie.	2000	2000
WINSLOW, 15th, vacant dwelling, O M. Morrison; Ca incendiary.	200	200	{ No. 28, lodge building and furniture, O Free Masons.	5568	4500
NEW BRUNSWICK.					
COOKSVILLE, 22nd, dwelling, O Capt. E. S. Towse; Ca incendiary.	1400	1000	{ No. 26, confectionery, O & T Mrs. Colin McKenzie.	2912	2412
ELGIN CORNERS, 22nd, general store, O & T M. & M. Goggan; Ca incendiary.	2500	2300	{ 25th, meat market, O & T H. Meagher.	500	None.
HANFORD BROOK, 15th, barn, O & T R. McAfee; Ca children in barn.	500	.....	{ Nos. 55 to 64 (not 57) outbuildings, 3 and 40 Front street.	550	None.
LAKEVILLE, 11th, dwelling, O & T Carvell Bros.	200	200	{ S 4, B 58, No. 25. } Damages.	250	250
LANCASTER, 11th, lumber, O A. Barnhill; Ca sparks from steam saw mill.	500	None.	{ S 4, B 63, Nos. 3 and 40. }		
			TRURO, dwelling, O James McKay.	500	500
			MANITOBA.		
			EMERSON, 12th, stable and granary, O & T Angus Carmichael; Ca prairie fire.	700	.....
			GRAND VALLEY, 15th, saw mill, O McKay.	1500	.....
			RAT PORTAGE, 16th, dwelling, O & T Oliver.	1200	.....
			ST. BONIFACE, 30th, dwelling, O & T Mrs. Betourney.	3000	.....
			WINNIPEG, 24th, dwelling, O and T J. Guinstead.	200	200

RE FIRE RECORD.

To our Patrons and Correspondents :

Will you kindly favor us with your views as to the most practical method of tabulating the results of our Fire Record for 1881, especially on the following points:—

1. Most useful headings under which to classify risks.

2. The most convenient geographical divisions.

We thank you for the information that you have favored us with during this year respecting fire losses, and trust we may be able to compile tables that may be of permanent value to underwriters in the Dominion.

As this is a matter affecting your interests, we wish to be guided by your advice and suggestions, if you kindly will favor us with them.

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	Merriton	Petrolia	Streetsville*
Arnprior	Cardinal*	Glencoe*	Millbrook	Pictou	Tamworth*
Ancaster*	Carronbrook*	Goderich	Milton	Point Edward	Teeswater
Arthur*	Cayuga	Gravenhurst*	Mitchell	Port Burwell*	Thornbury*
Ashburnham*	Chatham	Grimsby*	Morrisburg	Port Colborne	Thorold
Aurora	Chippawa*	Hamilton	Mount Forest	Port Dalhousie	Tilsonburg
Aylmer	Clarksburg*	Harriston	Napanee	Port Dover	TORONTO Vol I
Byr*	Clifford*	Hastings	Newbury*	Port Elgin	“ “ II
Baden*	Clifton	Hawkesbury	Newcastle	Port Hope	Trenton
Barrie	Clinton	Hespeler*	New Edinburgh*	Port Perry	Tweed
Beaverton*	Cobourg	Ingersoll	Newmarket	Port Stanley	Uxbridge
Belleville	Colborne	Jarvis*	Niagara Falls.	Prescott	Walkerton
Berlin	Collingwood	Kemptville	Norwich	Preston	Wallaceburg
Blenheim	Cornwall	Kincardine	Oakville	Renfrew	Wardsville
Blyth	Dresden*	Kingston	Odessa*	Ridgetown	Warkworth
Bobcaygeon	Drummondville*	Kingsville*	Omeme	St Catharines	Waterloo
Bolton*	Dundas	Lakefield*	Orangeville	St Mary's	Watford
Bothwell*	Dunnville	Leamington*	Orillia	St Thomas	Welland
Bowmanville	Durham	Lindsay	Orono	Sarnia	Whitby
Bracebridge*	Elmira*	Listowel	Oshawa	Seaforth	Windsor
Bradford	Elora	London	OTTAWA	Shannonville	Wingham
Brampton	Essex Centre	L'Orignal*	Owen Sound	Simcoe	Woodbridge*
Brantford	Exeter	Lucan	Paisley	Smith's Falls	Woodstock
Brighton	Fenelon Falls	Lucknow	Pakenham*	Southampton	Wroxeter
Brockville	Fergus	Lyn*	Palmerston	Stayner	Yorkville*
Brooklin*	Flesherton*		Paris		

QUEBEC.

A. cton*	Levis	St. John's
Aylmer	Longueuil	St. Louis of M ^e e E'd
Beauharnois	Maskinonge*	St. Scholastique*
Bedford	MONTREAL, Pt I.	St. Therese*
Berthier*	“ “ II.	Shefford*
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	

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

P. E. ISLAND

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

MANITOBA.

Winnipeg
Emerson
Portage-la-Prairie

NEWFOUND- LAND.

ST. JOHN'S
Harbour Grace
Carbonear

NOVA SCOTIA.

Amherst	Kentville
Annapolis	Liverpool
Antigonish	Lunenburg*
Arichat*	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	

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