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INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Vol. I., No. 2.
OFFICE: 162 St. James St. }

MONTREAL, FEBRUARY 15, 1881.

SUBSCRIPTION:
\$1.50 PER ANNUM.

THE responses to our first number have been "many and most encouraging." The genial, whole-souled portion of the community say "Go on and prosper, and here's our assistance" (a substantial one). The good-natured, easy-going lot put their hands in their pockets and—keep them there a while. The "Adullamites" and "Ishmaelites" don't see what good a paper is going to do, etc., etc. Possibly such will come out of their caves and their deserts after a time and become decent members of Insurance Society.

"INSURANCE SOCIETY," says a well-known manager, "why, there is no such thing in Canada. We are all a jolly set of fools—no union, no common sense, no rational or reasonable mode of doing business—all trying to get ahead of one another, in any way, crooked as well as straight. You intend to try and join us in a bond of brotherhood by your journal; you had far better spare your time and labor. No company ever can make money in Canada, and no combination will ever hold together."

SAYS another: "Do you think you will get any town or village to give up their 'wells and water-buckets' and 'rusty hand-pumps' by your preaching? and do you imagine that any power short of a general conflagration will move such to provide a reasonably efficient organization for protection against fire?"

ANSWERING the two above crushing questions, we humbly venture to express our belief that our efforts may tend to bettering the appalling state of affairs now reigning (in the minds of such as you); and we do honestly judge that the establishment of a standard journal specially devoted to Insurance interests and to the improvement of town and village Fire Departments will materially improve matters, and will help to bring around more beaming countenances than are seen now-a-days in the Insurance community.

THE Insurance community is expected to mutually assist us; and, as will be noted in the rapid increase of our size and appearance, they are already awakening to a sense of their duty. The features we propose to adopt are repeated:—

1. To be a means of increasing cordiality and harmonious co-operation among Insurance Companies.
2. To disseminate correct views on Insurance matters—both to the profession and to the public.
3. To afford a means for friendly discussion on topics of mutual interest.
4. To gather information in a concise manner of the progress of improvement in fire protection in cities, towns and villages.
5. To urge on municipal corporations the necessity of providing proper protective appliances, and to offer suggestions and to invite criticism on such subjects.

6. To record fires in a tabulated form, to afford easy future reference.

7. To afford means for publishing the benefits of Life Insurance, Accident Insurance, and Guarantee Insurance.

We do not offer our columns as common ground for Companies to "hurl mud at one another;" though any common evil that may impair that "bond of brotherhood" that our friend despairs at reaching, we intend to allow to be handled without gloves.

To incite interest and to encourage the latent literary Insurance talent of the Dominion (considerably too latent just now), it is proposed to ask short, concisely written essays on a subject of common interest to Insurance Society, and to offer a premium of \$25 for the one that competent judges shall consider the best. Further particulars will be given in our March number.

AN INTERESTING ARBITRATION.

The following particulars are taken from the documents in the arbitration of Messrs. Lyman, Sons & Co.'s fire:—

A fire occurred in the premises of Messrs. Lyman, Sons & Co., Wholesale Druggists, Montreal, on 13th January, 1881, damaging the general goods as well as oils, on which last there were special insurances of \$2500 each in the Northern and Citizens; the general stock being insured in nine other companies. A dispute arose as to the payment of loss on oils, which was submitted by the various companies interested to the arbitration of Messrs. G. F. C. Smith (Liverpool & London & Globe), James Davison (Royal Canadian), and Fred Cqle (Commercial Union).

Statement of case for the first nine companies, presented by Mr. Ewing, who acted for them:—

1. That each of these Companies have insurances on goods in Lyman, Sons & Co.'s store, 382 St. Paul street, as mentioned in copies of their respective policies.
2. That the Citizens and Northern Insurance Companies have each an insurance on oils in the cellar of said building, as mentioned in copies of policies.
3. That the Liverpool & London & Globe have an insurance on perfumery contained in said building, thus establishing the fact that Lyman, Sons & Co. have been in the habit of having, and actually had at the time of the fire, specific insurances on various parts of their stock.
4. That a fire occurred in Lyman, Sons & Co.'s store on 13th January last, whereby damage was done to oils in cellar of 382, to the extent of \$199.
5. That Lyman, Sons & Co., in intimating this fire to the Companies, supplied a list of insurances; and in this list it is mentioned that the oils were insured in the Citizens and Northern, thus inferring that these Companies alone should pay the damage on oils.

6. The Companies represented offered Lyman, Sons & Co. payment of all loss on goods in No. 382, excepting the oils in cellar.

In all these circumstances I submit that the loss on oils should be paid by the Citizens and Northern Co.'s alone.

(Signed)

WM. EWING,

For the Co.'s first named.

Statement of case for the Citizens Insurance Co. :—

The Citizens policy covers only "Oils in the cellar of No. 382 St. Paul street."

The Northern policy covers only likewise, "Oils in No. 382."

The Queen's policy covers "Goods, Wares and Merchandise and Oils in No. 382."

All the other policies cover "Goods, Wares and Merchandise" contained in the building No. 382 St. Paul street.

The view taken by this Company is that "Goods, Wares and Merchandise," being a broad term, undoubtedly includes *Oils*.

The Company further contends that the loss must first be ascertained upon the "Goods, Wares and Merchandise" other than *Oils* in that building. The loss upon such must be borne rateably by the companies covering "Goods, Wares and Merchandise;" the residue of their policies, if any, must apply towards covering *Oils* proportionably with the policies of the Citizens and Northern.

In support of this view, refer to page 99 of Griswold's "Adjustment of Fire Losses." The example stated by him reads as follows, viz. :—

"Company A. (Northern and Citizens) on Wheat (Oils) \$5,000. Company B. (General Companies) on Wheat and Flour (Goods, Wares and Merchandise) \$5,000. Should the loss be \$2,500 each on Wheat and Flour (Goods, Wares and Merchandise, and Oils), the policy of Company B. (General Companies) would become specific in the proportion exactly, and pay \$2,500 for Flour (Goods, Wares and Merchandise) as its specific subject, and contribute with Company A. (Northern and Citizens) upon its remaining \$2,500 on Wheat (Oils), as concurrent insurance."

DECISION.

The question of the apportionment of the loss by fire of 13th January last on Messrs. Lyman, Sons & Co.'s Stock in No. 382 St. Paul street, Montreal, having been referred to the undersigned for their decision, they declare it as their opinion, after giving the matter the most careful consideration, that the loss on oils in the cellar of said building is payable by the Northern and Citizens Insurance Companies, under and in proportion to their respective policies, which are clearly "specific" on the property named. Had the loss on these oils exceeded the aggregate of these two insurances, the excess would have been under the protection of the policies of the other companies interested.

(Signed)

G. F. C. SMITH,

"

FRED. COLE,

"

JAMES DAVISON.

INTERESTING INSURANCE CASE.

The case of Joseph S. Archambault vs. The Phoenix Mutual Insurance Company of Hartford, was argued this morning in the Second Division of the Superior Court, Mr. Justice Papineau presiding. The suit is brought to recover on an endowment policy which Archambault wishes to have exchanged for a paid up policy. The defenders contend that the interest amounting to \$40 on four premium notes remains unpaid, and that the policy was never surrendered to the Company, as, under a clause of the policy itself, it should have been before an exchange could be effected. To this the plaintiff pleads that a cash dividend was due to him which should be considered as a set off against the interest on the premium notes. As to the surrender of the policy, it would appear from the evidence that a misunderstanding occurred between the plaintiff and the agent of the Company

here when the policy was presented for exchange. The plaintiff merely exhibited the policy to the agent without pulling it entirely out of his pocket, and the agent, supposing it was a life policy instead of an endowment policy, informed the plaintiff that he was a day too late, and that the policy had lapsed, which would be true if the agent's supposition, that it was a life policy, had been correct. A protest followed, when the agent, discovering the nature of the policy, wrote a letter to the plaintiff offering to exchange, but declining to pay the costs of the protest. This offer the plaintiff declined, and instituted the present action. The case was taken *en delibere*. Mr. Geoffrion for plaintiff, and Mr. Ed. Carter, Q.C., for defendants.—*Star, Feb. 1st.*

THE SECURITY DEPOSIT.

THE INSOLVENT GLOBE MUTUAL INSURANCE COMPANY—THE CLAIM OF CANADIAN POLICY HOLDERS.

Yesterday Mr. C. P. Davidson, Q.C., counsel for the Canadian policy holders, and Mr. J. N. Greenshields, counsel for the United States receiver, together with Mr. W. C. Wells, the Canadian assignee, returned from New York, where they have been during the last two weeks examining witnesses under a commission issued from our Courts in this matter. The United States receiver contests the payment to policy holders of the amount deposited with the Dominion Government on the ground that the company was a mutual company, and that they, the policy holders, must come within the provision of the statutes, which requires that in cases where the assured has been so insured on the "mutual principle," then they must share in the distribution of the assets of the company at the same rate as all other policy holders. The assignee had prepared a dividend sheet and was to pay policy holders in full out of the fund here, when the receiver entered a contestation on the above ground, and alleged that the Globe will not pay more than about forty cents on the dollar, and that Canadian policy holders are only entitled to a like sum. It is said the whole case will turn upon the question as to whether the Globe was a mutual company and did business upon the "mutual principle" within the meaning of the Insurance Act. The evidence shows that all the Canadian policies were what are termed "participating policies," that is, the policy holders share in the profits of the company which seems to be one of the essential elements of mutuality as between policy holders.—*Witness, Jan. 24th.*

PRESSING INSURANCE HOME.

Every old agent knows how many men he has educated up to within three months of an application, and afterwards learned of his being picked up by some straggling, loquacious Bohemian. We knew, therefore, that we had to begin an entirely new line of argument with our friend. Nothing that had been urged before would now avail. For if we showed our company to be the best in the world, he would have corked us up with a three months' promise. Had we offered him the beauties and beneficence of life insurance, he would have answered, "in three months I will take some of it." What, then, was to be done? Simply to illustrate and explain to him the natural tendency of the mind when contemplating life insurance. To show that it involuntarily deferred action, and give the reasons why. To illustrate, "supposing," we went on to say, "I should lay before you a plan by which you would save \$15 in office stationery the present month, by which you could buy the same revenue stamps now in use \$10 less on each \$1,000 worth, would you not adopt it to-day?"

"Undoubtedly."

"Then is not this \$10,000 insurance of greater importance than \$25 profits on stationery and stamps? And why do you seize upon the \$25 benefit, and postpone the \$10,000 one? Is it not that the one is immediate while the other may be prospective? That the one comes to you to-day,

while the other may not go to your wife and children till to-morrow, or next week, or next year? Besides, if you insure in three months from now, what will be your motive or object in doing so then?"

"Well I suppose the benefits of the insurance may accrue to my family in case of my subsequent death."

"But suposing you die within the next three months, wouldn't this insurance come just about as good to your family as it would during the next three when you expect really to have it?"

"O there's no doubt about that, of course."

"How much difference will it make to you whether you insure to-day or in three months hence?"

"In a moneyed sense, it makes very little difference to me, but I don't feel quite ready yet."

"How much difference will it make to your family whether you insure to-day or ninety days hence, in case of death in the meantime?"

"Ten thousand dollars, of course."

"Then is it worth while to deprive your family of \$10,000 protection during the next three months, when you are neither benefited nor inconvenienced thereby?"

"Well it hardly seems so, and, therefore, we will compromise this matter. I am going to Washington and New York in a few days. I'll return in a couple of weeks, and then will fix the matter up."

"But —"

"Now I know what you would say—that the arguments against a three months delay apply proportionately against three weeks. But I have yielded more now than I intended in deference to your pleasant way of presenting it, and because I like your company. True, I may die while absent, but I will take the risk."

"All right, but you will let me have a few words in closing?—Please keep this in mind: that my business is to secure insurance. By your decision in this matter, you have admitted that my vocation is a useful one, and by your very courteous treatment of me, you have virtually given me and my company the preference over others that I know have presented themselves. Therefore, I desire to say this. My work has all been done, and yet your postponement leaves the result open. I get no benefits, neither do you nor your family in case of contingencies. Still, I will cheerfully await your return, if you think it prudent to require it after deliberating a moment on a statement you just made."

"What statement is that?"

"You said, 'I may die while absent, but I will take the risk.' Supposing you die, what risk do you take? Is it not your family that takes all risks, that bears all burdens, that stands all losses?"

"I admit that now."

"Then which is the better able to take this risk—your family or the insurance company?"

"The company, certainly."

"Then shall we transfer the risk from your family to the company?"

"Well, go ahead."

All this and much more in detail happened, and we give it thus fully to teach and encourage the agent in the difficult work he has to do. However often the object of your solicitations retreats from one stronghold and entrenches himself in another, follow up and besiege him till you secure an unconditional, complete surrender.—*Insurance Age.*

CONFEDERATION LIFE ASSOCIATION.—We learn that the transactions of this well-managed Life Institution, for the past year, show very satisfactory results, both as regards new applications and profit on the business generally. We are warranted in saying that policy holders and shareholders may expect an excellent Report at the Annual Meeting in April.

ANNUAL REPORTS AND MEETINGS.

ROYAL CANADIAN INSURANCE COMPANY.

The Annual Meeting of the Royal Canadian Insurance Co. was held on the 3rd inst. The Directors' Report presented a gratifying statement of the year's business, showing a profit balance on the year's transactions of \$50,877.13. The Fire business for the year was very profitable indeed, but the heavy losses in the Marine branch during the latter part of the season made the latter department an unprofitable one. A question was raised by one of the shareholders as to the advisability of discontinuing the Marine business, but was overruled, as a single disastrous season was not considered sufficient to warrant a discontinuance of that line of Insurance. The Assets of the Company are \$513,838.74, and liabilities \$370,029.41, leaving a balance of \$143,809.33, from which sum has to be deducted for unearned premiums as required by Government standard, \$115,654.53, leaving a net surplus over all liabilities, including capital, of \$28,154.80.

THE CITIZENS INSURANCE COMPANY.

The Annual Report of the Citizens Insurance Company to 31st. Dec., 1881, shows a surplus in the Fire, Guarantee and Accident business of \$34,453, and on Life Branch \$12,755. Application is being made to Parliament for authority to reduce the paid-up capital from \$250,000 to \$111,120, which, though not affecting the standing of the Company, would place them in a position to pay a dividend should another favorable year permit it. The assets of the Company show a balance over all liabilities of \$107,117.94, being an increase of \$49,135.07 over last year's showing.

THE UNION FIRE INSURANCE COMPANY.

The Annual Meeting of this Company was held on the 9th inst., in Toronto. The total income for the year ending 31st December, 1880, was \$62,701.18, showing an increase over 1879 of \$22,299.55. The Directors considered the profits warranted the paying of a dividend for the year of 6 per cent. With a view of extending their business, the Directors have deemed it advisable to make two calls of 10 per cent. each, upon capital stock, payable on or before the 1st March and 1st Sept., 1881, respectively.

MERCHANT'S MARINE INSURANCE COMPANY.

At the Annual Meeting of this Company, held on the 9th inst. in Montreal, the Report showed a very disastrous year's business, especially for the month of November, in which the losses had amounted to \$65,000. After considerable discussion as to the advisability of winding up the Company, the Report was passed with the following amendment: "It is therefore recommended that the Company take no more risks, and that the Company be wound up with as little delay as possible, and at the least possible expense." A call of 5 per cent. on the capital stock has been made, to meet losses requiring immediate payment.

NATIONAL INSURANCE COMPANY.

The Annual Meeting of this Company was held in Montreal, on the 9th inst. The Report was presented from Mr. P. S. Ross, Auditor. An offer was received to pay a further sum of \$1.25 per share, and assume all liabilities of the Company, giving security that all shares be taken and all liabilities satisfied,—which, on motion, was unanimously accepted.

CANADA GUARANTEE COMPANY.

The eighth Annual Meeting was held on the 10th inst. Two semi-annual dividends of 4 per cent. had been declared, and \$25,000 added to capital account. The subscribed capital is now \$600,000; paid up capital \$190,000; assets, \$230,000; surplus over all liabilities, including capital, \$8,099.85.

ACCIDENT INSURANCE CO. OF CANADA.

The sixth Annual Meeting was held on the 11th inst. The premiums received during the year were \$31,249.51, and the losses paid \$10,000. The usual dividends of 4 per cent. each half year have been paid. The net surplus, over and above capital and all liabilities is \$8,178.35.

VICTORIA MUTUAL FIRE INSURANCE CO.

The seventeenth Annual Meeting of this Company was held in Hamilton on 25th January. Owing to the business depression, and consequent accumulation of unavailable assessments, the diminution of business and the expense attending the "Water Works Branch," early in September it was resolved to close that Branch, and to confine the business of the Company to the "General" (or Farmers') Branch and the "Hamilton" Branch. The President stated that "each Branch of our Association is responsible for its own liability; and the timely determining of the one that was not self-sustaining should not be a subject for regret, nor should the character of such others as are reliable be injuriously affected by the circumstance."

JOLIETTE MUTUAL INSURANCE COMPANY.

The Joliette Mutual Insurance Company has resolved to go into liquidation. Proceedings against the Directors have been withdrawn.

FIRE ESCAPES.

IMPORTANT ORDER OF THE FIRE COMMITTEE—A MULTITUDE OF FIRE ESCAPES ORDERED.

Mr. Rouillard, Inspector of Buildings, has received instructions from the Fire Committee to send circulars to all persons interested, in compliance with the following sections of By-law No. 107:—

Sec. 68. Every building more than two stories high used as a hotel, manufactory, college, school, theatre or public hall, shall be provided with such number of suitable fire escapes as shall be determined by the inspector according to the size and height of the building and number of inmates it may contain. Such escapes shall be of such quality and so placed and affixed as to offer the readiest and safest means of egress from the upper stories in case of fire.

Sec. 69. It shall be the duty of the owner or lessee of such building to comply with any directions that the inspector may give in pursuance of the provisions of the above section, and in case of the refusal or neglect of such owner or lessee to comply with such directions within the time specified in the written notice to be given to that effect by the said inspector, shall be liable to \$40 fine and two months' imprisonment by the Recorder.

The circular demands that buildings must be provided with suitable fire escapes of such quality and so placed and affixed as to offer the readiest means of egress from the upper stories in case of fire. In every room above the second story provided with a window, there must be placed a suitable fire escape on the right, outside of the window, the fire escape to be placed not less than two feet six inches above the horizontal level line of the door or window sill, and thence running down to a distance of not more than seven and a half feet from the level of the sidewalk on the frontage of the building, and five feet from the planking or level line of the soil in rear or yard of the building, the whole as determined by the Inspector of buildings according to the size and height of the building and the number of inmates it may contain. In case of refusal or neglect to comply with this order within twenty days from the service of the notice, the party served shall be liable to the penalties provided and imposed in the by-law.

A number of these circulars were sent this morning to the principal hotels.—*Montreal Witness, Jan. 19th, 1881.*

FIRE BRIGADE NOTES.

MONTREAL AND VICINITY.

Captain McRobie has been presented with an address from the Fire Insurance Companies of this city, accompanied by a purse of money. The address expresses regret at his resignation of the position of Captain of the Salvage Corps, and says: "We have always had a great and immediate interest in the Corps, and it has been with great satisfaction that we watched your management of that department of the Fire Brigade, notwithstanding the limited number of men and materials placed at your disposal. The difficulties you have had to fight against would have been too much for most men; but we have been glad to see that you were always in the front to do your duty well and enthusiastically in spite of all obstacles." Captain McRobie replied in appropriate terms.

—Some half-dozen firemen and residents of Point St. Charles, headed by a band, waited on Mr. John Beckingham, who for ten years held the guardianship of No. 9 Station at the Point, but who has been appointed to Captain McRobie's position. The deputation presented Mr. Beckingham with an address, expressive of their esteem for him and their regret at his leaving. Accompanying the address was a gold ring, valued at \$50, of an ounce in weight, and a valuable meerschaum pipe.—*Star Jan. 14th.*

—Chief Patton desires to return thanks for a cheque of \$100 to the Firemen's Fund from Messrs. Lyman, Sons & Co. as an acknowledgment of the services rendered by the fire brigade in suppressing so promptly the recent fire in their establishment, which, were it not for such promptness, might have resulted in a serious fire.—*Witness, Jan. 19th.*

—Messrs. Lyman, Sons & Co. have presented Patrick Maloney, of the Canadian District Telegraph Company's night watch, with \$20, as a special recognition of his vigilance in discovering the fire on their premises in time to hinder its spreading.—*Witness, Jan. 26th.*

—NEW FIRE AND POLICE STATION.—Plans are being prepared for a new fire and police station, which is to be erected in Seigneurs street, near St. Joseph street.

—The new engine for the water-works at Longueuil, made by Beauchemin & Son, of Sorel, has arrived and will soon be in operation. The pump made on the Worthington system is similar to the one used in the Montreal Water Works.

—The unfortunate Longueuil "W. W." is again the subject of attention. A main pipe broke on Sunday, 9th inst., and the people were without water for twenty-four hours. They expected to have received the new engine yesterday.—*Witness, Jan. 20th.*

—The new Fire and Police Alarms of St. Gabriel Village will be placed in position in a few days. The service will cost \$800.—*Gazette, Jan. 12th.*

—In justice to the firemen of No. 11 Station, it should be stated that it was largely owing to their promptness and energy that the six-year old son of Mr. Saint Germain was so quickly rescued from under the pile of lumber which fell on him on Monday.—*Witness, Jan. 5th.*

Chief Patton has received from Mr. G. B. Burland, President of the British American Bank Note Company, the Company's cheque for \$100 to the Firemen's Fund, in acknowledgment of the able service rendered by the department at the fire in the Company's office on Sunday morning.

SOCIETY NOTES.

Mr. F. A. Ball, on resigning his position as Manager of the British America Assurance Company, has been presented with a handsome gold-headed walking-cane, accompanied by a suitable address, as a token of esteem from the *personnel* of the Toronto Head Office. INSURANCE SOCIETY (for once) agrees in wishing that the stick may be merely ornamental for many years to come, and that one of the most conservative and successful of Canada's underwriters will "stick" to the Dominion in which his name is so well known in connection with one of its most stable and enterprising Companies.

Still again—The presentation of a handsome silver service by the staff of the Head Office of the Western Assurance Company to Mr. James Boomer, the popular Secretary of that Company, on the occasion of his marriage. Next!

The click of the Telephone is no more heard in the majority of the Insurance Offices in Montreal. On the expiry of the contract the Telephone Exchange raised the figures from \$20 to \$50 a year per instrument. This the companies declined to pay, and at a meeting of the companies it was decided to offer \$25 per instrument. This was refused by the Telephone Exchange, so the machines have been removed from all but a couple of the offices, who have given the higher price.

Mr. C. B. Whiting has been elected Secretary of the Hartford Fire Insurance Company. Mr. Whiting was formerly an efficient officer of the National Board, in its useful days, and more recently he has been connected with the Home and Springfield Fire Insurance Companies.

STOLEN COALS PROVE HOTTEST.

Telford Curry, a member of a distinguished colored family, and Joseph Duchaux are neighbors. Duchaux has a coal shed in rear of his house, and he has lately been missing coal very frequently. Determined upon revenge, if he could not catch the culprit, he cut up a piece of lead pipe yesterday afternoon, and filled several pieces of it with powder, plugging up the ends. These he placed in the coal nearest the door. After dark he heard a rustling in the coal shed, but on his going out, it ceased at once. About ten minutes after Duchaux heard an explosion next door, which shook the whole terrace. He hastened out for two constables, and together they went into Curry's kitchen and found that the stove had been blown to atoms, while the superstitious colored occupants of the house danced about in terror. Telford Curry was at once arrested, but the legal proof of his having stolen the coals was defective, and he was discharged.—*Witness, Jan. 5.*

ANOTHER STOVE EXPLOSION.

An explosion occurred on Monday morning in Campaign's saloon and eating house on St. Peter Street. About 7 o'clock the man of all work descended to the kitchen, and lighted a fire in the cooking range. He then betook himself to the further end of the apartment, when he was almost immediately startled by an explosion and a sharp slap on the back by a stove pipe. On turning around he discovered that the cooking range had been blown to atoms and that several pieces had been hurled with terrific force through the window, scattering the glass in all directions. In an instant all the inmates of the house were astir, as they fancied there must be an earthquake, for the house quivered perceptibly. The cause of the explosion was attributable to the steam pipes which ran through the range, for the purpose of heating water, being frozen on account of, there being no fire in the range for two days. The damage will exceed \$100.—*Star, Jan. 5th.*

WAIFS AND STRAYS.

A CONSCIENCE EASED.—The Manager of the London Agricultural Mutual Fire Insurance Company has received a letter containing \$500 in bank notes, with the word "Restitution" written on a sheet of note paper. The money is supposed to have come from some one in the vicinity of London, as the letter was evidently posted in that city. The mysterious document will be laid before the meeting of the company.

—Edmond Coté, grocer, of St. Sauvéur, Quebec, was arrested last night on a warrant by Fire Commissioner Vohl, suspected of having set fire to his premises.—*Gazette Jan. 19th.*

—One hundred and twelve fire insurance companies have decided to join the United Underwriters in America. One company refused to join because the organization did not undertake to deal with rates, and thirty-five declined on the ground that they did a merely local business.

—The *Review* (London) in an article entitled "A Coming Disaster" says: "There can be no doubt that it is perfectly possible, and in fact inevitable that, on a fire taking place at any one of the large petroleum wharves on the Thames, the destruction of riverside property, as well as of shipping—not to speak of human lives—would be on such a colossal scale as to dwarf everything of the kind that has yet taken place in the civilized world."

—The *Chicago Times* publishes the statement of a prominent insurance firm on Lasalle street, which gives the following startling facts on insurance here:—Insurance premiums on risks for 1880 in this city were \$2,000,000, insuring \$200,000,000; losses, \$1,200,000; expense to companies doing business, 30 per cent. on \$2,000,000, or \$600,000, making total loss and expense, \$1,800,000, leaving a balance of only \$200,000 to compensate companies for carrying the business of 1881 on risks of \$200,000,000.

—THE IRISH LANDLORD'S SONG.

"Whene'er I take my walks abroad
My tenantry I see,
And each has got a blunderbuss
A looking out for me."

—The other day at a children's party some of the smaller ones were playing at "doll's houses," when the group was joined by an "enfant terrible," son of an insurance secretary. "Oh," said he, "I'll be the insurance company, and I'll insure them for a penny each." (And then to himself) "If they're burned I'll get mamma to take me home."

Our domestic we call Mary Ann,
She came from the County Cavan;
But to lessen her toil
Lit the fire with the oil;
Now we miss her, and also the can.

REPORT OF QUEBEC FIRE DEPARTMENT.

May 1, 1879 to April 30, 1880.....	182 Alarms—43 Fires.
Loss on buildings.....	\$23,835 00
“ contents.....	16,712 00
Total Insurance on property involved.....	\$40,547 00
	129,170 00
May 1, 1880 to Jan. 29, 1881.....	143 Alarms—41 Fires.
Loss on buildings—insured.....	\$21,985 00
“ contents—“.....	29,318 00
“ buildings and contents not insured.....	4,030 00
Total Insurance on property involved.....	\$55,333 00
	94,910 00
(Signed)	PHILIPPE DORVAL, Chief of Fire Dept.

FIRE RECORD.

The December Fire Record was issued only as a sample of our ideas to invite comment. We are in receipt of many suggestions and much information, for which thanks. The January Record herewith is the commencement of what we hope to make the groundwork of an annual statistical tabulation of fires and insurances. We ask co-operation of Companies and agents, and will send printed forms to any gentleman in any town or district that will engage to forward us

returns on 5th of each month to be in time for insertion. It is not thought necessary to take any notice of fires in which the total loss is under \$100. At the end of each year statistical tables will be compiled, classifying the various kinds of risks, and rating total losses in each city, town and district. Suggestions and comments are invited as to the most feasible method of presenting such so as to be of practical value to underwriters.

FIRES IN CANADA DURING THE MONTH OF JANUARY, 1881.

DATE	PLACE—NO. ON PLAN—BUILDINGS BURN'T.	OWNER.	OCCUPANT.	SUPPOSED CAUSE.	APPROXIMATE	
					LOSS.	INSURANCE
MONTREAL.						
9	S 34. B 243. Cor. Dalhousie & Common Sts.	Saloon	McCrary	C. Lariviere	Unknown	Gutted Insured
13	S 8. B 37.4. 382 St. Paul Street.	Who. Drugs	Lyman, Sons & Co.	Owners	Flue	\$2000 \$2000
14	S 84. B 685. 96 Colborne Avenue.	Soap Fact.	J. D. Laphorn	Owner	Unknown	4000 Yes
16	S 24. B 172. 137 St. Joseph St.	Millinery	C. S. Rodier	J. D. Morgan	Mysterious	500 500
21	S 23. B 162. 118 St. Antoine St.	Dwelling	Grey Nuns	Tenants	Unknown	100 100
<i>And 12 Small Fires.</i>						
TORONTO.						
18	Humber River.	Boat-hous	O. L. Hicks	Owner		\$2000 \$800
24	S 35. B 191. 102 Albert Street.	Dwelling	Abbott	Pinkham	Unknown	200 200
<i>And 12 small fires.</i>						
ONTARIO.						
1	WALSINGHAM CENTRE.	Dwelling	Wm. Denny	Owner	Ashes	\$500 None
1	KINGSTON.	Barracks				
1	MADOC.	Church	Methodist Epis.		Ovrh'd. stove	4750 \$4750
1	HAMILTON.	Stable	Wentworth estate		Unknown	175 75
3	EAST HAWKESBURY.	Dwelling	Matthews	Owner		Total None
4	LONDON.	Boyd Block		{ J. Stahl, J. Kenney { Lntneran Church	Gas burners	8000 Partial
4	Township of Floss, near Philipston.	Barn & shed	I. Kerman	J. Morris	Lamp upset	800 100
5	OTTERVILLE.	Dwelling	Creighton	Owner	Unknown	1000 None
6	Westminster Township.	Barn	J. Meckler	Vacant	Tramps	Total
6	BELLEVILLE.	Foundry	R. Gordon	Walker & Co	Unknown	Cons'dble. 4000
	Bethany, 4th concession.	Hotel		F. Hamilton	Lamp expln.	100 Insured
10	Near Nottawa.	Dwelling	F. C. Lenbons	H. Donnelly	Stove pipe	500 Unknown
10	HAMILTON.	Who. shoes	J. Garrett & Co.	Owner	Scrap leather	Small
10	BRIGHTON.	D. G.	M. Ferry	Owner	[caught fire	Total 8000
		B. & S.	J. O. Proctor	R. Wynn	"	" 600
		Gro.		T Davis	"	"
10	MATTAWA.	Shoemaker		G. L. Stoneburg		Total None
		Hardware	McDougall & Cuzner		Heavy	Insured
12	MILLBROOK.	Organs and sewing machines		A. J. Armstrong	defec. chimney	Total Small
12	Newmarket.	Stables	J. Manus			Total
13	HAMILTON.	Ice house	Freeman & Bros.	Owners	Tramps	Total 600
14	MEAFORD. B. C. 4	Jeweller and stationer	C. Little	W. Harkness	defec. st'pipe.	1500
	" B. C. 5	Hardware	C. Hunter	Butchart & Hunter	From above	5500
	" B. C. 6-7-8	{ Eating house, { grocery, office, etc	{ C. R. Sing	Tenants	"	700
	" B. C. 9	Baker	Thos. Plunkett	Brady & York	"	325
	" B. C. 10	Grocery & tel. office	"	T. Oliver	"	None
15	WATFORD.	Surgery	Drs. Stanley & Harvey		Unknown	200 200
15	MILTON.	School			Register	100 100
15	OTTAWA.	Dwelling	Dr. Schultz, M.P.	J. H. Pope	defective pipe	150 150
15	DRESDEN.	Hub & spoke facty	A. McVean	Owner		20000 5000
15	NEW EDINBURGH.	Dwelling	Mr. McNeil	Owner		Partial
17	MATTAWA.	Stores	J. Caverhill		Unknown	700 700
17	COOKSTOWN.	Dwelling	W. Montgomery	Owner	Child & lamp	100 100
	BRADFORD.	Dwelling	W. Stoddard	Mrs. Anson		Heavy
19	PORT HOPE.	Dwelling	T. Hayden	Owner	Child, matches	300 300
19	LANGTON.	Town hall	J. Steinhoff		Def. chimney	950 500
19	LINDSAY.	Dwelling	Mrs. Logan	T. Mingus	"	300 Partial
20	Bosanquet Township.	Dwelling, Lake road	Wellington	Owner	Unknown	800
21	ALLANDALE.	Railway hotel		W. Boon	Unknown	Total 1200
22	BOWMANVILLE.	Tailor shop	R. Peate	Owner		86 86
22	GUELPH.	Grocery, York road	Chalice	Mrs. Spooner	Unknown	400 None
22	BATH.	Grist and saw mill	D. W. Bell			Total
23	SPRINGVILLE.	Church	Presbyterian	Owners	Unknown	1900 1900
24	NEWBRIDGE.	Dwelling	Mr. Spence	H. Rin	Unknown	100 None
24	STRATFORD.	Dwelling	P. T. Daly	Tenant	Unknown	Total Partly
25	OARVILLE.	Dwelling	J. Rorke	Owner		300 None
25	PETWORTH.	Dwellings	G. Ashley	Hill and Babcock	Unknown	1000 750
25	1st concession Yarmouth Township.	Dwelling	J. Marshall	Owner		1500 Partial
25	OSHAWA.	Confect'n'ry	McChesney	W. H. Luke	Unknown	c 1000 c Small
		Grocery	"	C. Chrysdale	Unknown	B Total Unknown
26	St. WILLIAMS.	Hotel		G. Hover	Def. pipe	1500 500
26	WATERDOWN.	Rake and cradle facty.	Brown & Baker		Unknown	c 2500 c 800

Total loss on bldgs., \$8000; contents, \$10000

FIRES IN CANADA DURING THE MONTH OF JANUARY, 1881.—CONTINUED

DATE	PLACE—NO. ON PLAN—BUILDINGS BURNT.	OWNER.	OCCUPANT.	SUPPOSED CAUSE.	APPROXIMATE	
					LOSS.	INSURANCE
29	MERVEN. Parsonage	Methodist Church	Rev. Mr. Stewart	Mysterious From above	1000	Lib'y ins.
29	SEAFORTH. B 4 23 B. & S.		Geo. Offord		3500	2000
	" B 4 25 Tailors		Halley & Anderson		1500	1500
	" B 4 26 Drugs		Duncan & Duncan		160	160
	" B 4 24 Telegraph office		Mont. Tel. Co.		100	100
	" B 4 22 Stationery		C. W. Passet	450	450	
	(On above buildings)				3000	2000
30	ORANGEVILLE. Storehouse	J. Lindsay	Owner	Incendiary	10000	Insured
	<i>And 4 small fires</i>					
	QUEBEC.					
2	Brome Corners. Dwelling	Geo. Stairs	Owner	Unknown	Total	None
3	QUEBEC. Carriage fac	McKnight	Owner	"	1000	None
	TROIS PISTOLES. Taunery	N. Tetu			5000	None
7	ST. CUNEGONDE. Pottery	P. Redpath et. al.	Tompkins & Co		1815	1815
8	ST. JEAN BAPTISTE. Junk shop		Delorme	Unknown	500	
10	QUEBEC. Haberdasher		J. Deegan	Falling chmny	1065	1065
			Tenant	"	220	220
10	ST. DOMINIQUE. Outb'dings	A. Sauvé		Unknown	1500	Insured
10	ST. SAUVEUR, QUEBEC, } Grocery		Cote	S'posed arson	3600	2600
	Vallier Street. } Butcher	Thereault	L'heureux	Unknown	323	323
			Alain		6000	4500
					4000	2600
16	SIX PORTAGES. Outbuildings	M. McLaughlin	H. Dunning	Incendiary	Total	None
19	JOLIETTE. S I B 10, 16 and 17. Dw'g and confectionery	Joseph Ouimet	Owner	Chimney	300	None
20	LACHINE. Dwellings and outbldgs.	John Lewis	Owner	Lamp explsn	13000	6000
22	GENTILLY. Dwelling	Col. Defoy	Owner	Def. stovepipe	2000	Insured
23	TERREHONNE. Dwelling	D. Limoges	Owner	Unknown	1000	None
24	QUEBEC. Dwelling	Heirs McLean	Patty	Unknown	Partial	800
25	ST. OURS. Sawmill	J. Gaudette		Unknown	3000	None
25	THURSO. Sawmill	J. C. Edwards	N. Douglas	Unknown	200	None
(?)	ST. LIBOIRE. Steam Sawmill.	Napoleon Girard		Unknown	Total	None
31	QUEBEC. Dwelling	A. H. White	Owner	Unknown	19000	15000
	NOVA SCOTIA.					
1	WEST ARICHA, C. B. R. C. Glebehouse				Total	
	CLEMENT'S PORT. Dwelling and shop		R. C. McNab		800	500
2	MOOSE RIVER. Shop	Potter	Owner		Cons'ble	Insured
		McNab	Owner		Heavy	500
2	BLACK POINT. Dwelling	E. Colpe			1000	None
4	HALIFAX. Barn and stock	J. M. Chisholm	Owner		Total	2000
6	GRAND LAKE. Dwelling	Geo. Nichols	Owner	Unknown	Total	1600
10	HALIFAX. G. Lake Hotel		Clarkson	Unknown	Heavy	
11	RICHMOND. Ins. office	M. Casey	T. Lively		Total	1200
			Capt. E. Locke			
			W. Hart			
			L. Hamilton			
			E. Tripp		Total	3200
			R. Kennedy			
			J. Leitch			
			D. McPherson			
			W. Havill	Kerosene oil	Gutted	None
21	HALIFAX. Provision store				Total	
23	Broad Cove, Digby. Dwelling	T. O'Connor				
	NEW BRUNSWICK.					
8	ST. ANDREWS. Dwelling	Mrs. Rogers			2500	
		J. Denly				
		Mrs. Graham	Owner			
8	ANDOVEN. Dwelling	Miss Sloat			Total	
	BOUESTO. N. Dwelling and Outbuildings	Peter Robinson			500	
	Lumber Woods. Shanty				Heavy	15700
18	PENOBSCOT IS. Paper Mill	J. Harris & D. Breeze			2000	1000
19	Elgin Corners. School House			Defective flue	5000	
30	PORTLAND. Coach House and Conservatory	J. H. Hears	Owner			
	MANITOBA.					
15	WINNIPEG. House of ill fame			Lamp upset	3000	
25	PORTAGE LA PRAIRIE, Review Printing Office	S. M. Campbell	Collins		4700	500
		Do.	Stalker		C 1600	None
		Do.	Graham		C 1400	None
			Miss Fellower		Partial	
			Gordon & Adamson		Torn d'wn	
			By Patterson & McLenaghan		By Removal	Insur d

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