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INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW

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The *Chatham Banner* says that a system of water-works, to furnish an unlimited supply of water to that town, can be had at a cost of \$105,000. The water to be brought a distance of sixteen miles, from Chenel Ecarte. Have the water at the price, Chatham. You'll save it ten times over before you've done with it.

Collingwood does not seem to get much satisfaction out of its Steam Fire Engine. In December last a whole row of buildings were burnt, and during last month another row went, and in neither case did the telegrams say that "the steamer was on the ground, and working in full force within 15 minutes of the alarm."

The first-mentioned fire spread from north to south, and that of last month from south to north and in every direction, and no news came of an alarmingly high wind in either case.

The first few minutes are the all important ones in staying the spread of a fire, more particularly in towns where wooden buildings are numerous, and there are very many towns in Canada where good Steamers are kept well equipped, but where a few months immunity from fire begets a certain kind of carelessness, and on sudden need arising, the valuable minutes are lost before a good stream is played on the fire.

A correspondent writes: "Will you kindly inform me through your journal why Insurance Companies do not renew short date risks by renewal receipt, the same as yearly risks, instead of putting the agent to all the trouble of making new applications, diagrams, &c. I fail to see any good reason for not doing so."

There is no principle of insurance involved in this, but is merely a matter of convenience in book-keeping to the Companies, it being considered less complicated to keep track of the short date risks under fresh applications, than by renewal receipts. There are, however, some Companies that do renew short date policies by renewal receipts. If a

new short date policy be in reality a renewal of a former one, a signed application stating that fact, and referring to the original application as the basis of the insurance, would probably be accepted as a description by most Companies. The circumstances of the case should govern the action. By such a course, the agent's work is but little increased.

The "Globe Mutual" goose still incubates the golden fee and lays it in the lawyer's hat. And that goose is not going to die in a hurry, either, not if several parties know it. Why the Government of Canada, through its Insurance Department, we presume, gave \$82,000 of this Company's deposit into the hands of the assignee, without receiving any security therefor, that being the amount of Canadian re-insurance fund and death claims, and paid the remaining \$18,000 to the New York Receiver of the Company, is more than any sane man can explain or justify. Not satisfied with idiotic Canadian generosity, the New York Receiver is now trying to lay his hands on the remainder of the \$82,000, by an attempt to prove that the Company was purely mutual, and on that account the amount of the Canadian deposit, made especially for the security of Canadian policy holders, should be thrown in with the United States wreckage, and contribute to the payments of its total liabilities. There is, perhaps, not much doubt as to the way the decision must go, according to the evidence taken, which proves the Company to have had capital and shareholders, and therefore not a purely mutual concern. There should never have been any ground for a case at all, as far as we can see, and it should in all justice have been turned out of Court. These Government deposits are made for the benefit of Canadian policy holders, and for them alone; and until all the claims of these policy holders are satisfied, there should be no possibility of even attempting to turn the money into any other channel. Granting it as a right principle that all assets of a purely Mutual Company, in whatever country, should contribute *pro rata* for the security of all policy holders, and allowing for the moment, that the "Globe Mutual" is a purely mutual Company, then there is but one conclusion to come to, viz., that the "Globe Mutual Life" entered this country and did business under false colors. They made a deposit, as do Stock Companies, for the seeming security of their policy holders, and did business on the strength of that security, while all the time that deposit was not fully realizable by Canadian policy holders. We hardly think that the Company or its Receiver is prepared to admit such evident fraud. If not, then, as it entered the country, so it should leave it, a Stock Company.

WINNIPEG is just now a source of difference in opinion, not to say uneasiness, among underwriters. The question of a possible serious conflagration is eagerly canvassed and the pros and cons of such a contingency are being seriously considered.

The dangers are :—

1. The common danger of all towns that are mostly built of wood.
2. The special nature of the buildings in this case being that, by reason of the distance from which lumber is obtained, and consequently increased expense, the dimensions of timbers, scantling and boards are made as small as possible, thus aiding to increase the rapidity of the spread of a fire.
3. The chimneys and stove-pipe holes, in most buildings, are not fitted up with due regard to safety.
4. In wet seasons, the celebrated Winnipeg mud would greatly delay movements of engines and other fire apparatus.
5. The severe cold may freeze the tanks.
6. The city being on a level plain, any high wind has full, unchecked sweep.

Per contra, the alleviations could be :—

1. Winnipeg has a noble Main street, 132 feet wide, one cross street, also 132 feet wide, and many others 66 feet wide.
2. Two steamers, 4,000 feet of hose, and a good chemical engine, all in good order, are good protection for a city of 12,000 inhabitants.
3. Water-works are under construction, with constant supply.
4. Tanks are large, one 40,000 gals., twelve 28,000 gals. each, and seem well looked after.
5. The citizens are a progressive, intelligent set, and seem to be of such a calibre that they would make wise, united effort to stay a fire. They have effectually stamped out rowdiness in the place, and passed a Fire By-law in August, 1880, that comes into effect on the 23rd of this month, and the feeling seems unanimous to enforce its provisions, and speedily to enlarge the district in which no wooden buildings are to be allowed.
6. There are very few shingle roofs in the business parts, nearly all are flat roofs, metal covered.
7. All branches of business being booming, and a large influx of immigration is rapidly building up the surrounding country, so that moral hazard at present is nil.

Many substantial buildings have been erected during the summer. Many of the leading banks being so well satisfied with the certainty of a prosperous future for the city that they have erected handsome, well-built structures, viz. : The Bank of Montreal, Merchants' Bank, Ontario Bank, and Imperial Bank.

True, some, or rather, to be particular, two three storied wooden buildings, to be cased with brick veneering, have gone up, to the hazard of surrounding property, one next to the new Ontario Bank, whose 16-inch wall, however, would probably allow the manager to sleep soundly while the adjoining match box burnt itself out. The other, nearly opposite, a slimly built omnibus block of four stores, three stories high, also to be brick veneered; apparently run up in time to avoid the restrictions of the new By-Law. Probably, had the Board of Underwriters told the owner of this block that the rate of insurance would be 115 per cent, per annum, and convinced him that they meant what they said, he would have reconsidered his plans, and have put up a good brick structure, to the eventual benefit of himself, of his neighbours, and most probably of some rash Insurance Companies, who will think 3 per cent. a "paying rate" for that class of risk.

Taking a survey of the total contingencies, it is just probable that Winnipeg will suffer a few serious conflagra-

tions, hardly possible that the whole of Main Street can be swept from end to end, both sides at once, and, on the other hand, as likely as not, that the rapid erection of good brick stores, will so materially alter the character of the buildings, that before many years the fire breaks will be so close, and the wooden buildings so few, as to materially lessen the chance of three or four blocks burning at once, which now undoubtedly exists.

"OVER WORK" VERSUS "OVER WORRY."

The past summer has been one of much trial, and of many failures in health to "Insurance Society" in Canada; the ever increasing competition, the consequent extra mental strain on the hardest workers, supplemented by the intense and long-continued heated term, and apparently also by some peculiar predisposition that the comets of 1881 may have induced, have been the means of the temporary breaking down of the health of several well known and highly esteemed members of the Insurance fraternity, and of those who did not actually succumb many have felt very much like "giving in" and taking a much needed rest, being hindered only by their rigorous sense of duty.

This subject of "over-work" is a vexed one, and many a time it is made the text for a homily by an easy going kind of a genius to one of the hard workers, and many another time a hypocritical non-worker but great talker, parades himself as a martyr to its effects, and yet again, many a time "over-work" is blamed for mental and bodily troubles that should fairly be laid at the door of its very dissimilar neighbour "over-worry." "Over-work" as a cause of early decay is rare; have not the greatest and hardest workers both in past times and the present, been notable for longevity. Citable cares will spring into the memory of each of us; looking at our own experiences, do we not know that after a day of right-down hard, good, *unannoying and unannoyed* steady work, we have felt a whole some sense of satisfied weariness or tired satisfaction that conduced to healthy slumber, and have we not arisen next morning in vigorous health with happy remembrances of past labors achieved and with hope to attack the coming duties of the day.

"Over-worry" on the other hand cannot have these merits, but is so often, and often so strangely, interwoven with "over-work" that it comes to be taken as a part of that with which it has nothing in common, but with which it intermingles, poisoning the whole of its surroundings.

Take for instance a case in which you have to supervise, alter, reorganize, and perhaps do over again "de novo" some work that your superior, your assistant, or perhaps some stranger, should have done correctly for you. The sense of worry pervades you during the whole continuance of your task, and fight as you may against it, there is a constant sense of injury that you cannot throw off, and that hangs to you until the task is done, and you leave it, finished it may be, but with such a sense of dissatisfaction that you have none of the wholesome feelings that over-work induces, but

infected with the baneful miasma of its opposite neighbour "over-worry."

Frequently too this sense of unrest is increased by your regrets that you cannot prevail on those whose duties are in some way or other interwoven with yours, to imbue themselves with a spirit of intelligence, stability, correctness and promptitude, and to take pride in carrying out their part of your mutual labor in a thorough and true manner; and these regrets possibly for their own sake as much as for the extra work they throw on you; and so your very consideration and regard for your neighbour may add to, and in fact induce the over-worry that tells on your mental and bodily health.

Or you may be eagerly and honestly striving to advance the interests and, increase the business of the Company or employer you act for; and in so doing you may be thwarted by others who by virtue of their position are placed over you or under your control. They may be upright in all particulars, but your hardest work and best efforts seem to be nullified by their carelessness, want of support, or difference of opinion; and here again comes in the danger of the enemy "over-worry" becoming your master.

Perchance too in your eagerness to advance the prosperity of your Company, you may be tempted to look too much at what your competitors are doing, and forgetting awhile to emulate the good qualities by which many of them have achieved success, you seek the weak points in their armour, and are led to follow some of the frailties to which even the best of mortals are subject; you watch the doings of others more than your own pathway, and perhaps are led to filch business from them as hearsay tells you they have from others, and as your fear hints that others may from you. The fiend "over-worry" attacks you here in his most deadly form; you constantly envy the success of those who apparently have distanced you, and in like manner fear that others may tear from you whatever you may have achieved. And so the "worry" damages your peace of mind and your health far more than does the "hard work" to which you credit the troubles that vex you.

These remarks have been induced by the frequent articles and numerous paragraphs that appear from time to time in Insurance Journals and in the daily press.

Over-work is credited with many victims, and physicians prescribe absolute quiet and rest and change of scene for a time, after which the patient returns and after awhile the disease also.

The rational method of cure would seem to be, first, for the patient himself to carefully examine the root of the trouble, and if he find that his health and strength cannot be made to fight successfully with it, or to bear manfully with the inconveniences and troubles that he cannot control, to radically change his whole mode of living, and of his business system.

Not necessarily to make an erratic and spasmodic change in his method of earning a livelihood, unless careful consideration convince him that such a course be necessary.

But, if there are certain conditions and associations that by the strongest effort of his will cannot be kept from annoying and wearying him, that are clearly injuring his health mentally and physically, then, that these conditions and associations, howsoever valuable they may seem, should be cut adrift at whatever cost.

Such a course, if wisely taken, and stringently adopted, would have saved many a ruined constitution, would have preserved many a noble life wrecked ere its prime, would have lengthened many a career that bid fair to be of good service on the side of truth and honest dealing.

Mens sana in corpore sano is after all the main desideratum in business life, and the homely proverb that "a stitch in time saves nine," is worthy the careful thought of those best, hardworking men who feel the first effects of the fiend "over-worry."

TWELFTH ANNUAL MEETING OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTH-WEST.

Of all Associations we know of for mutual help and friendship among Insurance men and improvement to Insurance business, there is none that so commands our respect, and fulfils its purpose with so much dignity and efficiency as the Fire Underwriter's Association of the North-West. For twelve years it has annually brought together the ablest minds and most active workers in the profession, to a conclave where the petty jealousies and annoyances incidental to all human concerns have, for the time at least, been forgotten. Each year good seed has been sown, which, like that of the sower of old, has fallen in various soils, some to come to naught, but much to bring forth rich fruit, in its season.

There is something more than mere dollars and cents in every calling. It will be a sorry day for religion, art, literature or science when those engaged therein are only so employed because there is so much money in any or either of them. Without the desire for knowledge and perfection for their own sake, aside from the means of living, religion were but blasphemy, art and literature a mockery, and science a curse. For true success in everything there must be some further stimulus than the mere money value. We speak in general rules, not fearing the contradictions offered by a few exceptions. Every true mechanic, who is worthy of his hire, takes as much interest, according to the importance of his work and the grasp of his intellect, in the shaping and finish of the article under his hand, as the painter or sculptor in his subtler labour, or the scientist in his vaster research. It is this highest, subtlest and most essential quality that is so largely cultivated by the Association that held its Twelfth Annual Meeting in Chicago last month. And it is through the thoughts uttered and the hopes expressed by those thus met that the public may know that Fire Insurance is not in itself the grab game or hazard that so many have good reason at times to suppose it.

That there is hazard in Insurance every one knows,

but it is to judge thereof scientifically or reasonably that requires the true combination of head and heart.

It takes but little brain, learning or experience to buy an article at a known price and mark it for sale again at an advance that will be a profit to the trader, and yet even your tangible commodity, with its known cost, frequently brings loss to the experienced business man. How much brain, learning and experience must it take, then, to mark a commodity for sale, the cost of which is X. And yet men go into Insurance who have failed at all simpler trades and occupations. It is a last resource, a something that anyone can do. Yes, anyone can do it—badly. If the man who begins his Insurance career as a canvasser sees the something in it more than the mere money commission, if he takes hold of the business with an intent to understand its many details and its almost scientific working, he is the sort of man the profession wants more of; if not, then he may be a successful canvasser, he may bring much business to his company and may be very valuable to them on that account, but he is not an Insurance man, he is merely a broker, who would as soon traffic in scrap-iron or rags if the demand and supply were sufficient and the commission remunerative.

We have, perhaps, somewhat drifted from the matter before us, but the very consideration of it awakens so many and various thoughts that it is well nigh impossible to pass them over without a word. We shall make what extracts our space will permit, from some of the addresses and essays delivered at the meeting.

The President, Mr. J. M. Dresser, in the course of his address, said:—

The practical knowledge of the laws of chance is essential to the success of the underwriter, and the more nearly his knowledge of these approaches a certainty, so much more is chance eliminated from the problem and just so much more nearly does underwriting approach the dignity of a profession governed by probability. It is not all certain that at the harvest each will receive an equal return for the seed sown and the labour expended. The success of an individual in any calling is measured by industry and the practice of the best known rules and the best methods pertaining to that calling. Our profession is one of probability and not of chance, and since the first meeting of this Association, twelve years ago, great progress has been made in determining how many of a given number of any class of hazards will burn in a given time; although the problem has not been reduced to a certainty, it has passed far beyond the bounds of guesswork, and raised underwriting to the rank of a profession. The progress has been brought about largely through the association of the companies into organizations similar to that of the old National Board. Although but the skeleton of the National Board remains, it is said that the experience tables are retained as the most prominent feature of that association. While it is doubtful if this generation of underwriters will witness any determined and successful efforts for the establishment of a uniform tariff of rates, the success of the National Board in other matters should encourage all to continue efforts and combinations to secure reform in legislation, taxation, building laws, and the thousand and one kindred topics pertaining to underwriting interests. As an Association we can do nothing, for we still remain under the prohibition which interdicts us from legislation on any subject connected with our problem or the conduct of its business. It is my judgment that the fault lies entirely at the door of the underwriter, and not with his patrons. Hope for the underwriter in the future can come only from co-operation, and co-operation can only be successful when confidence in all is maintained by the honest endeavors of each.

In the great struggle for bread, that mechanic who employs the most modern tools will distance his less enterprising brother who clings to the clumsy and ill-shaped implements used by his father; and so it is with the underwriter.

Mr. J. H. Davis, of the *Chronicle*, delivered the annual

address. It was one that many would say was not practical, that is, it was not all Insurance; it might have been applied to many other spheres of business. Well, perhaps, Mr. Davis had a shrewd idea that there were other business men that needed advice, as well as those in his own profession; but who, unfortunately, had not the felicity of being drawn together by a North-West Association, and so gave them all the benefit of general principles of success, without being tied to technicalities that would only interest one profession. Nevertheless he brought his application home to the present interest by saying:—

But what has all of this—or any of it, for that matter—to do with insurance?

Nothing—it insurance is a mere trade, a means of money-getting simply. In that case my time has been wasted in what must seem naught more than phrase-making and mongering, and yours in politely feigning an interest in declamatory din. Were insurance only that, there might be gatherings of underwriters to chuckle over gain or bewail loss, and to scheme for enhancing the one and diminishing or dodging the other: but there could be no such body as the Fire Underwriters' Association of the Northwest, nor any assemblage like this.

It is because your twelve years' history as an organization and the separate careers of your individual members evidence a higher conception of underwriters that, after all, I feel warranted in having put before you an ideal of worthiness in human endeavor and achievement, in lieu of that practical and immediately pertinent line of thought which might have been expected. You have taught me to regard underwriting as a profession, equal with the best, and offering an adequate field for the full exercise of all the powers and faculties which go to make up the strongest and the truest man. More; on four occasions like the present, you have heartily chosen representatives of current insurance literature to address you—four, I say, for I think we may fairly claim Walford as of our number, and am quite certain that he will not shrink from acknowledging fellowship with Hine and Bombaugh and Fowler—and by so choosing then, and under stress of circumstances now, you have committed yourselves irrevocably to the proposition that insurance and insurance journalism are close akin, mutual helpers and co-workers.

So, then, to be properly proud of my profession I must highly estimate yours, and to hold in my work that just self-respect which is essential to the good workman of whatever sort, I must believe in the dignity and the substantial moral value of yours.

I am thus proud and I do so estimate and believe.

In emphasizing moral value let me not be understood as ignoring or belittling pecuniary value. We cannot afford to do that in insurance. We are not disinterested philanthropists and affect no contempt for or lack of interest for honest coin and good paper. We want to make money—as a means, not an end. The end is true and manly and helpful living.

Make money? Yes; but always in such fashion as to make insurance—insurance that is not a trick, a cuteness, an artifice, but an organized, active and beneficent force, holding trade and industry and home safe, ready to fulfil the honest man's bond in the broad spirit of equity, and to fight the rogue with the law's most rigid interpretation of the strictest letter.

In everyday business you see more or less the sordid aspects of your profession and sometimes hate it, as all men at times hate theirs. You come here once in a twelvemonth to forget the paltry and mean and think of the large and noble, to be freshened and strengthened and heartened, to feel the elbow-touch of comradeship and, each from all together, take the inspiration of a common high purpose.

From a paper on "The Amenities in our Profession: their Cultivation and Use," by Mr. Holman, of Milwaukee, we clip the following words to

LOCAL AGENTS.—The cultivation of the amenities by local agents is the life-germ of the insurance business in every village, town and city in the land. It ceases, almost, to be a respectable occupation in places where there does not exist, among agents, a perfect understanding. We expect to see jealousies and petty quarrels among tradesmen, editors, lawyers and doctors, even to "clothe" itself; but for local underwriters, selected for their

ment, knowledge and character, entrusted to place at hazard millions of capital, furnished in advance with blank contracts signed by the officers, to so far forget the dignity of their positions, their duty to their principals, indeed, their very manhood, as to spend their time in abusing each other, and thereby demoralizing and ruining that which does not belong to them, but of which they are the guardians and trustees, is dishonesty in letter and spirit, and hence inexcusable. It is the plain duty of the local agents, at every town, to cultivate the most ample relations with each other, to maintain and sustain a local board, and to see that every piece of property coming under their jurisdiction is properly rated. That all policies are sold at the same price. That no companies are represented which, by their solvency and good names do not reflect credit upon their agency. The question of rates is something which no agent has the moral right to bring into the strife for business. That is the property of those who pay the losses, and not those who take the risks. That which agents have a right to use in competition is energy, ability, pluck, and general fitness for the business. The agent who gets his risks by any other means, is untrue to himself and to his companies. He is unworthy to be called an underwriter. An insurance agent should be as independent as a banker. His duties are far more important, and require a higher order of talent than do a banker's. He is agent for capital. So is the bank officer; the difference in amount being usually ten to one in favour of the underwriter. He should have no advisers among his customers. Men are not benefitted by advice. Its influence is pernicious a hundred times, where it is useful once. If men had taken the advice of kings, we would all be slaves to-day. Take the advice of a lawyer, and you will be a beggar. Take the advice of a priest, and you will be an idiot. Take the advice of a doctor, and you will be a corpse. Think for yourself. Act for yourself. Be yourself. And never forget, that—

He either fears his fate too much,
Or his deserts are small,
Who dares not put it to the touch,
And win or lose it all.

Mr. Holman states his opinions strongly, and with much truth. We may not all quite hold with the letter of the last few lines, but the spirit therein is good. Insurance agents should be self-reliant and not dogmatic. Investigation and experience will give the former, the latter is but the result of ignorance.

We must conclude our selections by one from Mr. De Camp's essay entitled "Theory versus Practice."

The secret of successful management lies in seeing how near the line of concession one can go, and yet maintain the requisite conservatism. Too rigid application of even wise rules often alienates, while too much concession weakens confidence and opens the floodgates of imposition.

Theory originates, practice executes.

Theory teaches, practice develops.

Theory may attract admirers, practice will retain workers.

Theory is good, practice is better, but the union of the two is best.

Theory, like faith, without works is dead.

That theory is best which produces best results.

It is results—profit—that we are all aiming at; something substantial to show for our labour and pains. Our worth to our directors is gauged by the profit we make. Our labour has a commercial, not a sentimental value.

A manager may explain satisfactorily to himself and his principals why he has made no money, but it is far better not to have any cause for any explanations.

Now we consider briefly another phase of the subject, viz., the divergence between theory and practice.

Many men preach better than they practice. It has been wisely said, "Better not to know what to practice, than not to practice what you know." There are managers who know what correct theories are, and are capable of carrying them into practice, but make a lamentable failure through various causes. Some are influenced by temporary pecuniary gain and will willingly hazard professional repute for mercenary considerations. Too strong condemnation can not be visited on such characters. The number in the fraternity is happily few, and yet it must be admitted that the temptations are strong. Wise contracts should be drawn to guard

against the tendency to realize on volumes of business by having a valuable check in the shape of an interest in the net profits.

Another cause of inconsistency between theory and practice is due to friendship for agents or patrons, which often overrules the judgment. One can not cut loose from sound principles, even to accommodate a friend, without a certainty of loss.

Another cause seen in disastrous years like the present, lies in the mad effort to overcome the excessive loss ratio that threatens to overwhelm the year's profit by relaxing vigilance in accepting business—yielding to the delusion that a large volume of premiums will furnish a substantial profit.

That manager is indeed brave who can prudently and firmly use his pruning knife in the thick growth of fall business, proving himself true to sound principles and judgment through the dangers of adversity as well as through the perils of prosperity.

Another cause of divergence is found in the foolish rivalry of jealous companies to surpass all competitors in the race for premium income; or in the desperate war of demoralized competition, determined to hold their own at all hazards; or in a supreme effort to crush out pestering companies that dog the heels of the more stately and solvent institutions, all of which are attended with more peril than profit, and do violence to the spirit and genius of the profession.

What, then, can we contribute to the future that will bear the test of time? Men die, but principles live forever. The saddest thought that can come to a man is the thought of being forgotten; but such are the stirring activities of the times, such are the necessities of the human race, and Providential plans for the future, that we can only act our little part in the drama of human events, and then give way to some one more capable than we to step into our shoes and carry on the work. No man is necessary to the success of any company or any enterprise.

We live in an era of marked activity, an era of development in science and industry, with the electric light of genius flashing its bright rays along the pathway of material progress. We stand today on the threshold of a most practical age, and as we look forward our brightest fancy is eclipsed by the more glorious fulfilment.

The business of fire insurance, so vast and complex that the oldest veteran acknowledges himself a tyro, is just beginning to be studied and mastered as a science. Its growth and marvellous development have been within the memory of the youngest special.

The *Ætna* was a small company for forty years, but within the last fifteen or twenty years it has walked with the tread of a giant into the millions! anticipating the railroad and telegraph, and keeping step to the music of western development.

Without treating a title of the truths and theories of underwriting, there are certain principles of management that we can confidently hand down to succeeding generations as being sound both in theory and practice.

1st. Adequate and remunerative rates for the hazards assumed must be maintained, if the business is to become a source of profit to the shareholder, satisfaction to the underwriter, or security to the assured.

2nd. Hazards must be thoroughly understood, and protection refused unless owners make them as near perfect as possible. Companies will be driven to this so long as owners can disregard safety measures and get adequate insurance at nominal rates.

3rd. A surplus for extraordinary emergencies must be constantly augmented, rather than frittered in unusual dividends which are out of all relation to other investments and the peculiar hazards to which insurance capital is exposed.

4th. Honest dealing in adjustments, and liberal rather than technical construction of contracts where no suspicion can attach to the claimant, must be the uniform practice of every company.

5th. Mystery, ambiguity and useless phraseology in contracts must give way to clear, brief and vital conditions.

6th. The broadest and fairest principles of commercial honour and equity must characterize the course of a company towards its patrons, and the spirit of justice, kindness and consideration toward its agents.

That we are fast approaching these desirable ends is the most significant fact of the present situation. And no one influence or agency has been more potent in educating the profession to a right appreciation of the dignity and sweep of its mission than this same Fire Underwriters' Association of the North-West, which I have had the honor to address.

ENGLISH LETTER.

LONDON, October, 1881.

To the Editor of INSURANCE SOCIETY.

Insurance Society on this side of the Atlantic is rather on the anxious stool just now, especially its Managers and Stockholders, for, with the heavy losses throughout America, followed by the several disastrous fires in this city, also supplemented by the large fire at Moscow and other Continental scorplings, the prospects look rather blue for large dividends on this year's business. How comfortable managers and directors must feel who like the "Royal" had the wisdom to provide for these contingencies out of the unusually large profits of last year.

Aside from these considerations the talk among the fraternity has been turned most forcibly upon the deficiency of fire protection and water supply in this City. The "Review" (Insurance) has been trying to awaken the authorities to the risk they are running and has had its hands strengthened in the argument by the recent Cheapside and other fires in such a way as may be gratifying to the "Review" prophet, but is hard upon the Insurance Companies. The confidence with which people speak of suppressing fires here on their inception or before they extend beyond the building in which they originate has been rather shaken by recent events. This faith however was not based upon the management of the fire department but upon the construction of the buildings. However, from an Insurance point of view even this is a poor consolation, as the immense values collected together in single buildings, owing to the expense of storage room, makes the burning out of one building a serious consideration. The large lines carried by the Companies here is proverbial and the salvage on either stock or buildings, when a fire once starts in London, seems quite out of the question; for a cleaner wreck could scarcely be found than the buildings on Cheapside on Messrs. Clarke's premises, and these are but fair specimens of what we may expect until our fire department is *entirely* re-organized, our Electric alarm boxes multiplied very considerably, and our water supply increased. The fact which the "Review" has been bringing prominently forward is that there is as much necessity for prompt attendance by a fire department at fires here as in America, is now being realized by the parties interested, and that papers like "Insurance Society" of Montreal, deserve great credit for educating public opinion into the idea that their interests lie in the same channel as that of the Insurance Companies. When you realize the low rates at which business is taken here you can well imagine these leaks must be closely watched. To give you something to base your calculation upon I quote you a few specimens of rates (speaking generally). Ordinary Dwellings (Buildings) are taken at one shilling and sixpence (1s. 6d.) per hundred pounds. Furniture (private dwellings), two shillings (2s.) per hundred. Ordinary mercantile shops (one occupancy) two and sixpence (2s. 6d.) per hundred. Fire-proof Warehouses from three (3s.) to six (6s.) per hundred. With these rates you can well imagine things have to be run very close. Speaking of the apparently small margin upon which the business has to be run here, reminds me that there are other evidences of its economical management, and if some of your Canadian Insurance men were to visit this country and see the crude style in which the whole Fire Insurance business is run, they would be rather amused that Companies showing such simplicity of detail in the management at home, should be so exacting from their foreign representatives. In fact there is not any such thing as a work on Fire Insurance published in this country outside the periodicals, and of course these do not go into details. As matters now stand the business seems to be a great deal like the ancient legends, handed down from one generation to another by word of mouth. It seems very absurd to hear of the long apprenticeship served by insurance clerks here; but when you know how well the secrets of management are kept from the subordinates and how each department is kept strictly within its bounds and each clerk held to his own special work, you can realize the reason of it. This fact connected

with the absence of any books of Instruction, fully accounts for long apprenticeship, small salaries, and long terms of service by insurance clerks on this side of the water. It will also be a matter of surprise to you that, with the strength of the tariff combinations here (and the small business falling to the non-tariff Companies) the rates of premium as so low, especially considering the liberality of adjustments or settlements, and the limited conditions of policies. It only requires a short acquaintance with the practical working of the business to give you the key to the situation.

The greatest evil is the system of one Company issuing a policy to cover any amount of risk, and then making their profit out of the commission paid by the Companies who accept the surplus as guarantors or re-insurers. In this way every Company is competing for every risk that offers, and there are just as many or more ways, if possible, than in America, of getting round the tariff. A limit to a line for one Company being unknown, does not give the same chance for holding rates as in America, where each Company may be sure of all it wishes to carry on certain risks or in a locality. Adding to this the great liberty given for the formation of new Companies, for there is practically no restriction by the Government, and the fact that *even* mutual Companies are members of the tariff combination, one cannot wonder at the unhealthy competition and the anxiety on the part of line Companies to seek foreign fields. The day when Companies can hold business simply because they are old and tried institutions, has gone by in England, and we now see Companies even like the "Alliance," coming out of their shells, and may expect others to follow their example. While there are many things to condemn, still there are some things also to commend in the works of the Fire Offices. One of these is the thorough system of surveying risks. A man, to obtain a position as a surveyor of any first class Company here, must be well up in his business, and usually property owners find it pay them, by way of lower rates, to make their buildings as secure as possible against fires. The Cotton Mills are notable examples of this, and now that they are becoming so prominent a feature in Canadian Manufactories your agents will do well to take a leaf out of our book. Although even in this particular, the Massachusetts Cotton Mill Mutual, I believe, leads the line. However, as it is news you want rather than moralizing, I will try and hunt up an item or two.

The scheme of Government Insurance proposed some years since by your Government will not be strengthened much by the experience of our Government in that line, for but six thousand successful applicants in fifteen years, added to the fact that the number of applicants have fallen from six hundred and twenty (620) in 1866, to two hundred and fifty-eight (258) during 1880, speaks very plainly of want of appreciation. Prince Bismarck, who still persists in his attempt to absorb the Life Insurance in Germany by a huge plan of Government Life Insurance, will not find much encouragement in this experience, and does not receive the support of either the English or Continental Insurance press.

The mutual system of fire insurance seems to find more favour in this country than in America, and one of these institutions having made moderate progress in that line, has recently branched out in another, having undertaken to guarantee indemnity for claims made under the Employers Liability Act of 1880, as well as general Accident Insurance. I would not give it this free advertisement, only that I notice as a special feature that they *make favourable rates for Firemen*. This is alone a strong recommendation for them. I notice the "Old Travelers of Hartford" is also taking up our friends the Firemen, and why not, if they can get adequate rates. Your article on "Insurance for Railway men" in your September number, hits the nail on the right spot, only give the Firemen a chance as well. They should have Life as well as Accident Insurance provided. As nearly all news is forestalled by the numerous papers on your exchange list, I will close.

BRITON.

The following is a tabulation of the business done by the Fire and Marine Insurance Companies, showing the Ratios of Loss, Expense and Profit, per cent. of Premium Receipts, and the Rank of the Companies according to such figures. These calculations being made from the Government Summary are in the case of the English and United States Companies, but the business done in Canada is not included.

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CANADIAN COMPANIES.

Name of Company.	Net Premiums.	Losses incurred during the year.	Ratio of Losses per cent. of Premiums.	General Expenses for the year.	Ratio of Expenses per cent. of Premiums.	Losses and Expenses for Year.	Ratio of Losses and Expenses per cent. of Premiums.	(c) Excess of Premiums over Losses and Expenses. The Reverse. (d)	Ratio of Profit per cent. of Premiums.	RANK OF COMPANY.				Nature of Business.
										By Income.	Lowest Ratio of Losses.	Lowest Ratio of Expenses.	Highest Ratio of Profit.	
1. Anchor Marine.....	64,686	80,120	123.8	9,439	14.6	89,559	138.4	(d) 24,873	-38.4	10	10	1	.....	Inland and Ocean Marine.
2. British America.....	1,023,064	702,817	68.7	295,297	28.9	998,114	97.6	(e) 24,950	2.4	2	7	8	.....	Fire, Inland and Ocean Marine.
3. Canada Fire.....	167,608	112,498	67.1	45,172	26.9	157,670	94.	(e) 9,938	5.9	4	4	6	.....	Fire.
4. Citizens.....	87,040	44,865	51.5	30,636	35.2	75,491	86.7	(e) 11,549	13.3	8	2	11	.....	Fire.
5. Dominion.....	70,388	55,305	78.6	24,080	34.2	79,385	112.8	(d) 8,997	-12.8	9	9	10	.....	Fire.
6. London Mutual Fire.....	106,601	66,220	62.2	27,943	26.2	94,163	88.3	(e) 12,438	11.7	6	5	4	.....	Fire.
7. Merchants Marine.....	90,782	162,342	178.8	20,779	22.8	183,121	201.6	(d) 92,339	-101.6	7	11	3	.....	Inland and Ocean Marine.
8. Quebec.....	62,559	29,569	47.3	13,033	20.8	42,602	68.1	(e) 19,957	31.9	11	2	1	.....	Fire.
9. Royal Canadian.....	273,740	167,031	61.	78,492	28.7	245,523	89.7	(e) 28,217	10.3	3	4	7	.....	Fire, Inland and Ocean Marine.
10. Sovereign.....	125,230	75,679	60.4	37,069	29.6	112,748	90.	(e) 12,482	10.0	5	3	9	.....	Fire.
11. Western.....	1,136,335	837,362	73.7	307,465	27.0	1,144,817	100.7	(d) 8,482	-7	1	8	.....	Fire, Inland and Ocean Marine.	
Totals.....	3,208,033	2,333,798	72.7	889,505	27.7	3,223,193	100.4	(d) 15,160	-47	.....	.....	.....	.....	.....

BRITISH COMPANIES.

1. Commercial Union.....	2,316,606	85,391	36.9	46,375	20.0	131,766	56.9	99,840	43.1	3	6	3	6	.....
2. Guardian.....	62,745	19,260	30.7	14,059	22.4	33,319	53.1	29,326	46.9	10	3	4	4	.....
3. Imperial.....	186,461	48,462	31.0	32,508	20.8	80,970	51.8	75,491	48.2	7	4	4	3	.....
4. Lancashire.....	184,144	73,372	39.8	46,309	25.2	119,681	65.0	64,463	35.0	5	10	11	10	.....
5. Liv. & Lon. & Globe.....	155,879	48,869	31.4	37,421	24.0	86,290	55.4	69,589	44.6	8	5	10	5	.....
6. London & Lanc. Fire.....	9,448	465	.....	1,394	.....	1,859	.....	7,589	.....	.....	.....	.....	.....	.....
7. London.....	52,454	14,406	27.5	10,476	19.9	24,882	47.4	27,572	52.6	11	2	2	1	.....
8. North Brit. & Mer.....	253,871	110,820	43.7	66,866	26.3	177,886	70.0	76,185	30.0	2	11	12	11	.....
9. Northern.....	75,174	42,169	56.1	14,062	18.7	56,231	74.8	189,43	25.2	9	12	1	12	.....
10. Norwich Union.....	20,506	1,415	.....	6,961	.....	8,276	.....	12,330	.....	.....	.....	.....	.....	.....
11. Phoenix.....	162,339	44,261	27.3	38,125	23.4	82,386	50.7	79,953	49.3	6	1	9	2	.....
12. Queen.....	195,089	75,241	38.6	41,289	21.1	116,530	59.7	78,539	40.3	4	9	5	8	.....
13. Royal.....	417,150	168,512	38.0	88,860	21.3	247,372	59.3	169,778	40.7	1	7	6	7	.....
14. Scottish Commercial.....	19,513	20,920	.....	9,560	.....	30,480	.....	10,967	.....	.....	.....	.....	.....	.....
15. Scottish Imperial.....	52,044	20,077	38.5	11,423	22.0	31,500	60.5	20,544	39.5	12	8	7	9	.....
Totals.....	2,048,403	763,640	37.3	465,688	22.7	1,229,228	60.0	819,175	40.0	.....	.....	.....	.....	.....

* Only in business portion of year. † Retiring from business.

UNITED STATES COMPANIES.

Etna Fire.....	103,175	46,754	45.3	14,022	13.5	60,776	58.8	(c) 42,399	41.1	1	2	2	2	Fire.
Agricultural of Watertown.....	47,289	31,177	65.9	19,281	40.8	50,458	106.7	(d) 3,169	-6.7	4	3	4	.....	Fire.
Hartford.....	83,190	34,153	41.0	11,254	13.5	45,407	54.6	(c) 37,783	45.4	2	1	1	.....	Fire.
Phoenix of Brooklyn.....	56,541	62,757	107.2	11,502	19.6	74,259	126.8	(d) 15,718	-26.8	3	4	3	.....	Fire.
Totals.....	292,195	174,841	59.8	56,059	19.1	230,900	78.9	(c) 61,295	21.1	.....	.....	.....	.....	Fire, Inland and Ocean Marine.

SOCIETY NOTES AND ITEMS.

The Norwich Union Fire opens a Western Branch in Chicago, with Mr. W. R. Freeman as General Agent.

Mr. J. F. Whittaker has been appointed General Agent at St. John, N.B., for the Aetna Life Insurance Company, of Hartford, Conn.

On account of the demand upon his professional services elsewhere, Mr. Cornelius Walford has resigned the Chairmanship of the Colonial Life.

Mr. F. A. Ball of Toronto, General Agent for the London and Lancashire Fire Insurance Company, has appointed Mr. P. S. Stevenson Agent for that Company in Montreal.

The Standard Fire of London, England, has been admitted to the State of New York, where it has taken over the business of the New York City Insurance Co., whose President has become Agent for the Standard.

The Life Insurance Agents of Chicago have formed themselves into a club called "The Life Underwriters' of Chicago," President, W. H. Wells; Vice-President, A. L. Chetlain; Secretary, H. D. Penfield, and Treasurer, J. K. Sterns. The Life men, as well as the Fire, see the absolute necessity for unity of spirit among those following the same vocation.

The Milwaukee Cargo Insurance Pool has adopted the following grain tariff for the remainder of the season: To ports on Lake Michigan, 60c.; ports on Lake Superior, \$1.50; ports on Lake Huron, including Sarnia and Detroit River, \$1.00; Collingwood, \$1.20; ports on Lake Erie, \$1.50; ports on Lake Ontario, \$2.00; to Ogdensburg, \$2.20; to Montreal, \$2.50. These are net rates and for A vessels.—Investigator.

Another move in the right direction, is the following resolution:

"We, the undersigned chief representatives of Fire Insurance Companies in Ontario and Quebec, being of opinion that the present rates on Steam Boat and Shoe Factories are quite inadequate, do now agree to charge a minimum rate of one and a quarter per cent. on all stocks and materials of whatsoever nature, in such Boat and Shoe Factories." Signed by thirty Managers and Agents, Montreal, 17th October, 1881.

The Twelfth Annual Meeting of the State Insurance officials met, on 20th September, at Detroit, Michigan, in what is called the National Insurance Convention. The Insurance Departments of 13 States were represented. The following important resolution was passed:

Resolved, that it is the conviction of this Convention that the standard reserves for Life Insurance Companies should be fixed on a basis of the net premiums, and the actuaries or combined experience table of mortality, with interest compounded at four per cent. per annum, and that such standard of reserve should take effect on and after December 31, 1885.

Be it further Resolved, that no dividends should be made hereafter excepting upon such surplus as remains over and above such four per cent. reserve, and that a Company shall not be put into the hands of a receiver if a change of management can be procured, until such reserve is impaired to the extent of twenty per cent.

What appears to be a fairly reasonable estimate of the pecuniary loss by the Michigan forest fires, distributed the same among the counties as follows:—

In Ottawa county	\$829,428
In Allegan county	116,500
In Manistee county	706,600
In Huron county	553,818
In Sanilac county	140,067
<hr/>	
Total losses	\$2,346,413

The property destroyed is thus classified:—

Dwellings	1,147
School-houses	28
Churches	8
Hotels	12
Stores and Offices	130
Mills	34
Docks	20

The amount of insurance is said to be only \$623,632, of which a very considerable portion—largely that on dwellings and farm property—is in local mutuals, which have, of course, been obliterated with the values they were supposed to protect.—Chronicle.

The Canada Life Assurance Company held its Annual Meeting on the 6th of last month when the Report for the business of the Company's 34th year was presented. The Canada still leads the van in the Dominion, and exceeded its own record of previous years. Proposals for 2,655 new assurances for \$4,797,077 were made, of which 238 were declined, being on undesirable lives. Of the remaining 2,417 applications 160 for \$253,000 were not carried out, leaving 2,257 new assurances for the year for \$4,157,165. The total current assurances and declared bonus additions at 30th April last amounted to \$25,024,270 56 upon 11,498 lives under 13,998 policies. The income for the year was \$957,288.01 of which sum \$284,208.69 was drawn from interest alone. Death claims for the year were 93 under 115 policies, which including bonus additions amounted to \$224,757.80. The total assets of the Company now amount to \$4,560,161.32.

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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:

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

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

The Losses to the different Companies by the large fire in Collingwood last month are as follows as nearly as we can ascertain:—

Lancashire	\$13,139
Queen	9,950
Royal	9,301
Commercial Union	8,878
Hand in Hand	8,800
Canada F. & M.	8,789
Phoenix	3,957
North British & Mercantile	2,745
Sovereign	2,609
British America	2,081
Quebec	2,000
Alliance	2,000
Northern	1,515
Imperial	1,500
Scottish Imperial	1,000
Western	469
Norwich Union	550
Union	215
Citizens	80
Total	\$79,578

W. THOMSON & CO.
Brokers and Private Bankers,
REAL ESTATE AND GENERAL INSURANCE AGENTS,
 The Lancashire Insurance Co. British Life Insurance Co.
 Waterloo Mutual Fire Insurance Co.

Loan Companies, offering very special advantages, particularly to Farmers.

Money to Loan at Lowest Rates of Interest on easy terms of payment. Real Estate Bought and Sold. Mortgages and Municipal Debentures Purchased. Valuations of Property made in any part of the Province.

One Hundred Fine Farms for Sale. Large amounts of private funds always on hand.

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Victoria Chambers, No. 9 Victoria Street, Toronto.

J. G. ROBINSON, M.A.

HERBERT A. E. KENT.

Fires in Canada during the Month of September, 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.					
AMELIASBURG, 6th, hop-house, O Sam. Pearness.	\$2000	None.	BROOKE Tp., 1st, barns, O D. McLean; Ca lightning.	\$1900	\$900
ARTHUR, 15th, liquors, T Maline.	.....	.....	BROOKLIN, 29th, barn, O T. Comtree; Ca incendiary.	900	550
{ Harness, T Fraser.	.....	.....	CAYUGA, 5th, hardware, T G. E. Meek.	C 4000	1000
{ Vacant block, O T. Ostander.	.....	.....	{ General store, T C. C. Gibson.	C 4000	1000
BARRIE, 15th, lumber, O Ardagh.	7000	.....	{ Shoes, T Campbell.	C 200	.....
BELLEVILLE, 11th, S 5, B 15, shop, O D. Ward.	250	250	{ Cabinet-maker, T J. Nagel.	1000	500
{ Dwelling, O Miss Fillette and Mrs. Roche.	600	400	{ Gardner & Co.	500	500
{ Carpenter shop, O Miss Fillette, T J. Forin.	450	300	CALEDON Tp., 1st, barn, O C. Campbell; Ca lightning.	1500	800
{ Hardware, O J. Smith.	260	260	CHATHAM Tp., 16th, hay, O Rice & Northwood.	500	320
BEXLEY Tp., 5th, farm buildings, O J. Dixon; Ca bush fires.	2300	1000	CHEAPSIDE, 1st, barn, O J. Silverthorn.	1000	600
BOWMANVILLE, 4th, S 1, B H, Dominion Organ Co.; Ca spontaneous combustion.	2074	2074	{ Barn, O E. Day.	700	400
			{ Barn, O J. Forsyth; Ca lightning.	1500	.....
			CLANDEBOYE, 25th, steam grist mill, O W. Easton.	3000	.....

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.
COLLINGWOOD, 25th, conflagration, Sheet 2, south half of Block D, shops Nos. 13 to 60, out-buildings Nos. 122 to 146. Block C, Nos. 37 to 42. 3 Brick shops. 19 Wooden shops. 1 Stone dwelling. 9 Wooden dwellings. 15 Wooden outbuildings.	\$200,000	\$79,578	LONDON TP., 1st, dwelling, O J. Coote; Ca light'g.	\$800	\$300
CONSECON, 21st, barn and threshing machine, O E. H. Ketchesin and D. Gibson; Ca overheated axle of threshing machine.	2500	1000	LONDON, 5th, Bathurst street, machine shop, O Haggart Bros.; Ca boiler.	3300	3065
DUNDAS, 27th, particulars next month.	.....	.....	6th, Richmond street, dwellings and out-buildings, T various.	2600	2100
DUNNVILLE, 17th, planing mill, O J. W. Holmes.	3000	900	{ 11th, S 2, B 4, planing mill, O & T Green & Co.; Ca spark from engine.	25000	5000
DUNTRON, 17th, hotel and stable, O H. Watson. { Shop, T J. Gray. Montreal Telegraph Co. Dwelling, O Dr. Kirkland. Shop and dwelling, O W. Campbell. Dwelling & blacksmith shop, O Cluson. }	10000	5000	Lumber, O H. C. Green.	270	270
DURHAM (near) 22nd, barn, O T. Hutton; Ca lightning.	2000	.....	Nos. 311, 314, cottage, O Mrs. S. Hill.	432	432
EAST FLAMBORO' TP., barns, O Mary McColl; Ca lightning.	1500	1000	15th, carpenter shop, O Wright & Durand; Ca incendiary.	400	200
EAST NISSOURI TP., 20th, O H. McDairmid, T J. Byrnes.	1534	700	LOUISVILLE, 5th, barn, O E. Steers.	4000	1600
ELDON TP., 17th, saw mill and lumber, O Ashman.	3000	.....	LUCAN, 23rd, grain store, O W. H. & W. Hutchins.	7000	5000
ELIZABETH TP., 15th, hotel, O & T Abel Yates; Ca defective chimney.	1040	650	LUTHER TP., 8th, barns, T W. Martin; Ca bush fires.	1000	370
ELLIS TP., 13th, barn, O J. Hishon; Ca incend.	325	150	MORRISBURG, 3rd, agricultural implement factory, O W. N. Barnes.	8000	None.
ELZIBER TP., 4th, water-power saw mill, O Clapp & Wright; Ca bush fires.	1400	1175	McGILLIVRAY TP., 19th, barns, O J. Marr.	2000	800
17th, water-power saw mill, O A. D. Vandy; Ca bush fires.	1200	375	MUSKOKA, 9th, farm buildings, O N. Rowley; Ca bush fires.	400	265
ENNSMORE TP., 11th, barn, O M. Brick; Ca bush fires.	1125	600	MILLBROOK, 10th, water-tank, O Midland Ry.	400	400
FENELON TP., 4th, barns, O J. Armstrong; Ca bush fires.	800	375	NEWMARKET, 1st, vacant tannery, O American Co.; Ca lightning.	10000	None.
GEORGETOWN, 6th, cord wood, O N. & H. & N.W. Ry.; Ca spark from locomotive.	300	.....	NIAGARA TP., 13th, barn, O J. Stewart; Ca spark from steam thresher.	1400	.....
GRAVENHURST, 16th, lumber, O Woodstock Lumber Co.; Ca bush fires.	24600	16000	ORANGEVILLE, 14th, dwelling, O Newton.	500	250
GAINSBORO' TP., 23rd, driving house, O J. W. Wilson; Ca incendiary.	250	180	ORILLIA, 20th, dwelling, O J. Quinn; Ca spark from locomotive.	600	350
G. T. R. baggage and freight car, on train	15000	.....	OTTAWA, 11th, dwellings, O Carpenter.	1500	.....
HAMILTON TP., 13th, barn, O & T J. L. Grosjean.	650	400	14th, vacant shops, O W. Stockdale; Ca incendiary,	850	850
HARRISTON, 6th, S 1, B 6, box and barrel factory, O S. Wright & Co.; Ca spark from engine.	5000	.....	21st, dwelling, O C. Horetzky.	168	168
HENDRIE, 26th, steam saw mill, O Anderson & Tennant.	15000	7000	OTTERVILLE, 15th, dwelling, O J. Barker.	1000	.....
{ Three cars, O N. & H. & N. W. Ry.	1500	.....	PORT COLBORNE, 23rd, barns and stables, O W. N. Niles; Ca lightning.	3000	.....
HILLIER TP., 16th, cheese factory, O W. H. Rutan; Ca spark from flue.	925	925	PORT DOVER, 9th, dwelling, O O. Ainsley, T F. Parker.	1000	800
INGERSOLL, 28th, S 1, B G, No. 5, hotel stables, O Estate Gallagher, T J. Basset; Ca smoking pipe in barn.	1200	800	PORT ELGIN (near), saw mill, O S. M. Elliot.	2000	500
KINGSTON, 28th, dwelling, O J. T. Rutherford; Ca lamp explosion.	277	277	PORT HOPE, 24th, dwelling, O & T W. Quay; Ca defective flue.	13000	7650
LANGTON, 13th, dwelling, O McLennan; Ca child playing with matches.	.....	.....	PRESCOTT, 17th, dwelling, O B. Johnson; Ca incendiary.	500	None.
LINDSAY, 23rd, steamer "Vanderbilt, O T. Crandell; Ca lightning.	10000	5000	ROCHESTERVILLE, 11th, dwelling, O A. E. Courvete.	500	400
LISTOWEL, 7th, S 2, B 9, steam saw mill, O W. Milne, T E. B. Sutherland.	C 3000	1000	SALFORD, 10th, brewery, O H. Wells.	10000	5000
{ S 1, B 5, R 2, carriage factory, O & T J. W. Scott.	B 1500	1000	SHEFFIELD, 1st, barn, O Mrs. H. Miller, T J. H. Falconer.	1000	None.
No. 12, hotel O W. C. Smith.	2240	1800	SHREWSBURY, 4th, vacant mill and store.	3000	.....
T Watson & Walker.	5000	2000	SIDNEY TP., 22nd, barn, O & T C. Ketcheson; Ca lightning.	858	400
Harness shop, T Peter Bender.	1700	1700	SUMMERDALE TP., 7th, barns, O R. Nott; Ca bush fires.	1800	1465
Dwelling, O Wm. McKenney.	650	None.	St. CATHARINES, 11th, vacant building; Ca incendiary.	300	.....
Dwelling, O Mrs. Newman.	2000	1500	St. THOMAS (near), 1st, barn, O P. Ostrander; Ca lightning.	1000	500
Dwelling and shop, O H. Slathers.	335	335	St. THOMAS, 15th, handle factory, O Dexter-Whitman Manuf'g Co.; Ca incendiary.	10000	5700
Dwelling, O W. McLennan.	1000	None.	{ Dwellings, O H. Lundop.		
No. 35, sash factory.	500	500	TORONTO, 8th, 65, 67, 69 and 71 Lumley street, dwellings, O Farmers' Loan and Savings Co.; Ca defective flue.	600	.....
	180	180	20th, dwelling, O Sarah Miller.	160	160
			24th, S 25, B 121, 278 and 280 Richmond street, dwellings, O D. Burns, Esq.	1020	1020
			T F. J. Freeman.	196	196
			UXBRIDGE, cord wood, O A. Soper.	100	100
			VANKLEEK HILL, 30th, vacant saw and grist mill (under repair), O J. Day; Ca incend.	.....	.....
			WALLACEBURG, 7th, planing mill, O W. A. Fraser; Ca from engine.	4500	1250
			WALLACK TP., 26th, farm buildings, O R. Hayes; Ca bush fires.	2500	1000

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.
WALKERTON TP., 29th, dwelling, O Walker & Osborne.	\$600	\$300	ST. JEROME, 10th, paper mill, O & T Delisle; Ca incendiary.	\$10000	\$1000
WALFORD (near), dwelling, O N. Horne, T J. Keller.	1000	800	NEW BRUNSWICK.		
WHITBY, 1st, slaughter-house and barn, O J. Tanner; Ca lightning.	500	400	BURTON, 29th, dwelling and barns, O Estate J. Barker.	2000	.....
(Near), 15th, scow, O W. & Pt. P. & L. Ry. Co.	300	200	DRURY'S COVE, 6th, steam saw mill, O & T E. L. Jewett; Ca friction in machinery.	20000	.....
WHITEVALE, 6th, planing mill, O J. Boyd. } Cooper shop, T P. White. }	4000	1000	GAGETOWN, 22nd, hotel, O James Deveber; Ca smoking in barn.	3000	.....
WEST GWILLINGBURY 15th, farm buildings, O J. Wood; Ca incendiary.	4000	2500	GIBSON, 6th, Railroad machine shop, dry house, &c., O N. B. Ry. Co.	75000	20000
YONGE TP., 27th, barn, O & T Ed. Quinery; Ca lightning.	700	200	GLASSVILLE, 29th, barn, O & T A. Dibble.	1000	.....
Losses caused by bush fires, not specifically reported, about 400 dwellings and barns.	800,000	100,000	HAVELOCK, 10th, dwelling, O & T James Ferris.	800	400
Losses caused by lightning, not specifically reported.	100,000	20,000	LOWER WOODSTOCK, 5th, dwellings, O & T P. Ryan and J. Connors.	2500	425
QUEBEC.			MONCTON, 14th, dwelling, O & T P. Govan.	1500	1000
BEAUPORT, 14th, dwelling, O Lortie.	400	400	POLLET RIVER, 9th, water-power saw mill, O Sir A. J. Smith.	3000	1000
CAUGHNAWAGA, 6th, barn, O A. Delormier; Ca incendiary.	1100	.....	POKIOK, 6th, bark extract works, O & T Shaw Bros.	20000	10000
COTE St. LOUIS, 18th, S 23, B 32, No. 14, hay shed, O A. King; Ca incendiary.	3000	2460	PORTLAND, 27th, dwelling, O & T G. D. Sleeves; Ca match thrown away carelessly.	200	200
LACHINE, 20th, S 33, B 4, dwelling, O M. Meloche; Ca incendiary.	800	400	RED HEAD ROAD, 22nd, dwelling, O & T Estate P. Dean; Ca spark on roof.	3000	1800
LOTBINIERE, 1st, tannery, O T. Michaud.	3000	1700	ROTHERSAY, 3rd, two barns, O & T S. Harrison; Ca hay heating.	2000	700
MEGANTIC LAKE, lumber, O Berlin mills; Ca spark from smoke stack.	342	342	ST. MARTINS, 28th, store, O & T Bain & Boyce.	.....	.....
MONTREAL, 7th, Centre Ward, S 5, B 4, No. 169 St. James street, lithographers, O G. Bishop & Co.; Ca spontaneous combustion.	333	333	UPPER SACKVILLE, 24th, dwellng, O & T J. Morrice.	800	500
15th, St. Lawrence Ward, S 19, B 136, No. 249 St. Constant street, cabinet shop, O A. Lavigne; Ca dry house.	10000	5021	NOVA SCOTIA.		
QUEBEC, St. Foye Road, 15th, barn, O Mr. Drolet.	500	.....	YARMOUTH, 10th, Cordova tannery. } Grist mill, O Robbins. }	10000	.....
SAULT AU RECOLLET, 25th, barns, O Brosseau; Ca spark from pipe.	15000	5000	MANITOBA.		
			EMERSON, 10th, Merchants' Hotel.	2000	.....

ERRATA AND OMISSIONS IN AUGUST FIRE RECORD.

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

OMISSIONS.

PLACE.—BUILDINGS BURNT.	Losses.	Insurance Paid.
BEVERLEY TP., barn, O W. Hossack.....	\$600	\$300
BROMLEY TP., 31st, house and barn, O & T P. Sammon; Ca bush fires.....	1,220	616
“ “ house and barn, O & T J. Sammon; Ca bush fires.....	872	503
DELAWARE TP., 31st, O W. Leaker; Ca lightning.....	300	200
EKFRID, 24th, barn and stable, O D. Stewart; Ca lightning.....	500	325
ELDON TP., 13th, barn, O A. McAlpin; Ca bush fires.....	1,914	1,914
GLANFORD, 18th, barn, O & T J. Cleland; Ca steam thresher.....	1,000	500
GRATTAN TP., 31st, house and barn, O & T J. Brooke; Ca bush fires.....	1,200	500
GRIMSBY TP., 11th, barn, O & T A. Teeter; Ca incendiary.....	700	450
ISTHMUS BAY, 30th, railroad ties, O Hitchcock & Foster.....	200	50
INGERSOLL TP., barn, O & T W. Waterworth; Ca lightning.....	500	200
KING TP., 5th, barns, O & T J. McCallum; Ca lightning.....	1,000	500
KIRKFIELD TP., 31st, dwelling and lumber, O McKenzie Bros., T J. King.....	400	None.
LOBO TP., 31st, barn, O & T A. J. Therwell; Ca lightning.....	900	600
LONDON TP., 31st, barn, O & T J. W. Gray; Ca lightning.....	700	300
MARYBORO' TP., 31st, barn, O & T J. Burt.....	1,000	500
MOORE TP., 8th, barns, O & T J. A. Grant.....	700	300
“ “ 15th, outbuildings, O & T W. Ellis; Ca lightning.....	1,000	700
NELSON TP., 20th, barn, O & T Adam Bowman.....	500	150
OXFORD TP., 10th, outbuildings, O & T G. Irvine.....	600	400
RALEIGH TP., 19th, barn and outbuildings, O Nelson, T Robinson; Ca steam thresher...	2,000	600
St. CATHARINES, 22nd, shop, O E. Carle.....	200	200
SUMMERDALE, 31st, barn, O C. Heslop; Ca bush fires.....	350	350
STEPHENSON TP., 31st, barns, O W. T. Openshaw; Ca bush fires.....	1,000	700
WESTMINSTER TP., 31st, house and barns, O & T R. Fraser; Ca lightning.....	5,500	3,000
WILBERFORCE TP., 31st, barn, O & T J. Smith; Ca bush fires.....	266	248
VIENNA TP., 22nd, dwelling house, O & T G. Suffle; Ca lightning.....	800	400

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 |
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| Ancaster* | Carronbrook* | Goderich | Milton | Point Edward | Teeswater |
| Arthur* | Cayuga | Gravenhurst* | Mitchell | Port Burwell* | Thornbury* |
| Ashburnham* | Chatham | Grimsby* | Morrisburg | Port Colborne | Thorold |
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| Aylmer | Clarksburg* | Hamilton | Napanee | Port Dover | TORONTO Vol I |
| Byr* | Clifford* | Harriston | Newbury* | Port Elgin | “ “ II |
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| Barrie | Clinton | Hawkesbury* | New Edinburgh* | Port Perry | Uxbridge |
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| Blenheim | Cornwall | Kemptville | Oakville | Renfrew | Wardsville |
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| Brockville | Fergus | Lucknow | Palmerston | Stayner | Yorkville* |
| Brooklin* | Flesherton* | Lyn* | Paris | | |

QUEBEC.

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|-----------------|-------------------|----------------------|
| Acton* | Levis | St. John's |
| Aylmer | Longueuil | St. Louis of M'e E'd |
| Beauharnois | Maskinonge* | St. Scholastique* |
| Bedford | MONTREAL, Pt I. | St. Therese* |
| Berthier* | “ “ II. | Sherbrooke |
| Brigham | “ “ III. | Sorel |
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- Selkirk

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LAND.**

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- Harbour Grace
- Carbonear

NOVA SCOTIA.

- | | |
|--------------|-------------|
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| Bear River* | Pictou |
| Bridgetown* | Picturine* |
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| Guysborough* | Yarmouth |
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- | | |
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| Fredericton | St. Stephen |
| Grand Falls* | Shediac* |
| Hillsborough* | Sussex* |
| Moncton | Woodstock |
| Newcastle | |

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

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