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# INSURANCE SOCIETY

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

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## "INSURANCE SOCIETY"

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What are the causes of spontaneous combustion in coal heaps? Why are coals from some mines more liable to this than those from others? Which are the mines that give this "liable" coal? These are questions current, and the answers are varied and often erroneous. The presence of iron pyrites is blamed, but how or why is not clearly known. We will be thankful for information as to instances and probable causes of this spontaneous combustion in the various cases. Let not each underwriter hug his own little spark, but give it to enlighten INSURANCE SOCIETY, which will in return give him back stronger light on the subject.

The Record of Fires in Canada that month by month appears in the columns of this journal will in December next reach the end of its second year. This record, incomplete at the outset, has, by the progressive interest displayed by our friends in furnishing information, gradually approached towards the accuracy which we aim at; and, making reasonable allowances for the approximate nature inseparable from such records, it can fairly claim to present statistics in as correct a shape as is now practicable.

To make this of permanent value, tabulations and deductions must be made in a method at once ready for reference, and under such headings as will be practically useful to underwriters.

There are many members of Insurance society in Canada who have a taste for compilation of statistics, and we would be pleased to receive proposals for the careful tabulation of our Fire Record.

The *sine qua non* is that the work be well and carefully done, that the various abstracts shall be made in a neat and workmanlike manner, and the whole be completed to our satisfaction, and all papers connected with the work be delivered to us on completion as our property.

Reasonable remuneration will be offered for this, which should at the same time give to its compiler experience and prestige.

The underwriters of Nova Scotia have recently put an end to the unsatisfactory state of affairs that for the last few years has ruled in that Province. With the exception of the two locals and of two Canadian Companies, the representatives of all Fire Insurance Companies operating there have joined the Board, and the general Tariff of Rates that was in force several years ago has been again adopted. It is proposed to establish a specific rating for Halifax City, but this is not yet decided on, as several of the members of the Board think it unwise to attempt it at present.

We are pleased to record the cessation of internecine warfare and the re-establishment of harmony, and shall gladly record the continuance of united efforts to place the business in a satisfactory state, profitable to the insurers, and equitable to the insured.

Efforts are being made to place the underwriters of Prince Edward Island in the same happy position as that which their confreres in New Brunswick have held for many years, and their chiefs in Nova Scotia seem now determined to achieve. If they can succeed in this before the year closes a very practical threefold "Maritime union" will be completed with benefit to "all concerned."

The "new lights" seem to be the only obstacle now on the island, as the former "rate-cutter-in-chief" has resigned, and his Company—now "full on all lines"—has appointed agents who earnestly wish for harmony.

An episode that occurred during the visit of the well-known æsthete shows that Insurance agents are ever and always on the alert to benefit their fellows.

Charlottetown has long longed for an efficient water supply but has been, and is, too poor to indulge, and now that the "apostle" objects to "cast-iron black-leaded festoons and funeral urns" on hall stoves, the poor citizens have to spend the profits of a successful year on new stoves of an æsthetic type, and postpone their cherished hopes for pure water yet a while longer.

Here steps in the practical and helpful "coming-man" to the rescue.

The Market Hall is a wooden building 170' x 47', 2½ stories high, shingle-roofed, many-officed, much stove-piped, possessed of a large hall, several small offices, quantities of hucksters' and butchers' stalls, each desiring a little special quick-heating furnace, and about a dozen hot coffee women distributed in various out-of-the-way corners.

The whole of this heterogeneous mass has hitherto assumed an accumulation of hazard that until now has kept it inviolate from ruthless inroads by impecunious rate-cutters eager for commissions-at-any-price.

A better fate is reserved for the respectable old edifice. The City Council have paid large sums for insurance; could these be lessened, the hopes for Water Works would be increased.

"We take every and all possible precautions against fire, even to wishing for adequate water supply."

"You will guarantee that the Market Hall shall not burn, and that you will agitate construction of Water Works," says the new comer.

"Yes; our Chief of Police shall prohibit smoking forthwith, and take all precautions, and any money we save in premiums shall go towards the agitation."

"Ah! the Glorioso Fire Insurance Company will insure your Market Hall and Corporation property therein for three years at  $1\frac{1}{4}$  per cent. on these conditions."

Immense applause and satisfaction. "Fire Insurance is not all a fraud; this is a good and sterling Company, and deserves our cordial support!" The agent has glowing visions of his future popularity and success, of well-directed streams from æsthetic hydrants extinguishing incipient conflagrations at a glance, and goes home feeling that he has "deserved well of his country," and has shown that his Company is willing to *run any risks* if by so doing the community may be blessed if only in anticipation.

The contract is well kept to date, as the ubiquitous apostle of æstheticism, Oscar Wilde, can testify, from his late experience in this much-guaranteed Hall. While discoursing in a mono-rhythmic cadence on the joys of Ithaca and the heart yearnings of Aspasia in the Elysian fields, a stentorian voice broke forth with: "There's smoking." A deputy discordant followed: "Tell that mon to put his pipe oot," and in the far distant corridor a furious altercation ensued, ended by, "Begorra, but you'll spile the Wather agitation if you will smoke in the Market Hall." The delinquent turned pale and subsided. Calm was restored, and the great Oscar with an illusory smile, perceptibly intense in its meaning, forgave the interruption and proceeded with his monotonous refrain.

He was again reminded of the refined care exercised by the Charlottetonians when next morning he had to depart in a hollow manner, breakfastless, because, we presume, of the condition in the Glorioso Insurance Company's policy on the hotel, that no fire should be started before seven in the morning.

However, joking aside, we shall be happy to record the establishment of Water Works in Charlottetown, the continued safety of the Market Hall, and the success of the underwriters in securing adequate rates.

In September we asked for "the methods used by the Gore District Mutual Fire Insurance Company to ensure themselves against being wiped out of existence by a town or city conflagration."

The reply comes, and we are happy to publish it (in another column, under head of "Communications,") and are also pleased to know that this Company was once in the advance-guard of the progressive institutions, and in the dark ages had enterprise sufficient to specially plan out all towns and villages endangered by conflagration hazard.

But why not be consistently progressive, oh wise Gore Districtionians! When old-fogy and fossilized institutions have followed your manly lead, and have combined to share

the expense of systematizing and keeping in constant revision these plans, that at one time you bore the sole expense of, why sit down and write a laudatory puff of the "excellent system?" Why shut your eyes to the fact that your Ontario villages and towns change every three or four years, and change materially as to fire hazard?

Why wait for Piazzi Smith's comet to gobble up the sun?

Will the earth be then darkened for ages? and is it your idea that when re-lighted by the Utopian Orb, the future Boulak museum shall exhibit rolls of papyrus from Egyptian sarcophagi, and fossilized plans from the Goronian Ruins on Grand River banks as contemporaneous productions?

Why not be consistent? Why only refer to plans "when occasion *demand*s it?" Why not make them constant and daily companions?

Truth is stranger than fiction, and but for this letter one would not believe that you had actually benefited by the advantages offered by this system before its present supporters even dreamed of it, and had then gone to sleep while others commenced, struggled for, and achieved its establishment.

It now feels happily able to continue without your help. Can you as consistently feel able to ask its assistance only when "*occasion demand*s it?"

There are fires nearer to you than the "absorption of the comet by the sun in 1883," and we should regret to record the "wiping out" of our oldest friend, even should *ccasion demand* it.

#### FIRE INSURANCE STATISTICS.

"O wad some power the giftie gie us  
To see oursels as ithers see us."

The thought contained in these lines is a very important one, and not less applicable to companies or professions than to individuals. Acting on it, we will take a hurried glance at fire underwriting from the standpoint of an outsider. Much has been written, and well written, on the manner in which the business is conducted, but as the writers are almost invariably persons who have been long connected with the business, and have thus become accustomed to its peculiarities, they often fail to see points which to outsiders appear very striking. They have fallen into the habit of examining it as through a microscope, while we intend to look at it as through a telescope from a distance.

We will for the present only look at one point—the great difference between fire and life assurance in regard to published statistics. There are such a large number of works in existence bearing on mortality and all other matters connected with life assurance that a perfect novice can often become so thoroughly a master of its theory and practice as to organize and successfully manage a company simply by the knowledge obtained in this way. This was true of Mr. H. C. Baker, the founder of our oldest life company, the Canada, he having been previously an agent of the Bank of Montreal. It was also true, we believe, of the founders of the Mutual of New York, the Connecticut Mutual, the Equitable of England, the Australian Mutual Provident, and many others of the largest and best companies in the world.

We do not of course mean by this that Life Assurance is so simple that any person can work it, for it is one of the most complicated businesses in existence. What we do mean is that it has been so thoroughly explained in published treatises that it has been found possible, under favorable circumstances, for a person by careful study to very largely make up for the lack of practical experience in it. Can this be said of fire insurance? Would it have been possible for any of the persons just mentioned to have managed a fire company?

Again, if we take the catalogue of the leading insurance publishing firm of great Britain we find there are many works on matters connected with life assurance and very few on fire. This is a pretty fair test of the proportion existing between the two branches.

What is the reason for this difference? It is true that there is greater variety of risks in the fire than in the life business, and consequently greater difficulty in classifying them. But the companies have, times without number, agreed on classifications for tariff purposes, and it is evident that this difficulty is easily overcome. Why is it that we never see the detailed experience of any company arranged according to classes of business? We know that many of the best companies work this out for their own guidance, but why is it never published? Is it that competition is so keen that when any valuable knowledge is secured by one company it selfishly keeps it for its own guidance only? We believe this to be the principal reason. Probably most managers would say so at once, and at the same time defend the practice. They say, naturally, that it is their own, and therefore to be made use of for the benefit of their own companies. At the first glance this appears very reasonable, but we would ask the few companies who possess statistics, has the plan of withholding it been profitable even to them? We believe the present lowness of rates is largely due to the fact that many companies have come on the field with little knowledge of what the net rates on different classes of risks really are, and rates have accordingly been regulated more by individual fancies than by anything else, one company cutting down this class and another that, and nearly all being willing to follow any prominent company. If some of the large companies would only throw aside their jealousy, and unite to work out, and then make accessible, the actual statistics connected with the business, they would have done much to make it both reasonable and profitable. At present it can hardly be said to be either, for, to an outsider at least, it seems to be based on little more than guess-work and caprice.

#### EXPERIENCE AND PRACTICAL RESULTS WITH GASOLINE vs. IGNORANCE AND OBSTINATE STUPIDITY.

*From "Rough Notes."*

There is, perhaps, no subject which comes up, and will not down at the bidding of the fraternity, and of which the average underwriter has so little knowledge, as a result of personal and practical experience and investigation, as gasoline, its use as a fuel and an illuminator. All the old men, and many of the boys in the business, will remember when kerosene was introduced, and how it was opposed, and how, gradually but surely, progress and the demands of a venturesome people for "more light" and better and cheaper light, finally prevailed, and coal oil, or kerosene oil,

became common in use in every household. Did the final introduction of coal oil into general use increase the loss account? Undoubtedly. Then, what should have been done? Why, as the American citizen refused longer to be restricted to the use of a tallow dip, when Providence in His wisdom had provided an article vastly better, it was, to our mind, the plain duty of underwriters to have met the question squarely when in its infancy, fixed a price for the added hazard and restricted the manner of its use, instead of fighting against its introduction, and, finally, when public sentiment, the great autocrat, forced it, accepting and loading on the added hazard without compensation. Old fogysm has stood out manfully against the spirit of the age, for a time, as ingenuity and energy and capital have brought out their fruits; but the old man, in every instance, after a blind resistance, has taken on, little by little, added hazards until we are weighed down; but we got no increase of premium for the added hazards. And yet great underwriters inquire what is the matter of the insurance business of the country?

Gasoline is pressing its way close upon the heels of coal oil, and all the old fogies and Rip Van Winkles are utterly opposed to it. They would rather fight it for a few years, while the progressive companies investigate, fix a price, restrict and control the manner of its use, and then when the same old fogies discover through the investigation of their progressive neighbors that gasoline is a non-explosive but volatile, inflammable and hazardous element, when carelessly used—prove, when used in accordance with such rigid rules as have been made for its control, not only a thing of economy, a comfort to kitchen inhabitants, but (when its use is governed by such rigid rules as the Cleveland board devised and applied, mark well the foregoing) the writing of gasoline risks has proved a source of profit to insurance companies.

In 1881 the Cleveland board members granted 1493 gasoline permits—in all cases attaching the restrictive and cautionary printed slip—and collected for such permits \$2,903.55, and the loss for same period was \$187.32. The results in Cleveland prior, to January, '81, and during the time that board permitted gasoline when paid for, has been equally favorable.

And now some one will say, "These figures prove too much," but it must be borne in mind that without the application of vigorous rules for its control when used we believe it to be one of the most dangerous elements ever introduced into our business. And further, in nine-tenths of all the cases of accidents with gasoline the parties have been found to be using it without any permit, and consequently without any cautionary rule governing its use. There is but one condition under which gasoline proper can be exploded. When confined and subjected to fire heat it will expand and thus burst its confines, and thus liberated it comes in contact with fire and burns, and the newspapers and Rip Van Winkles say it "exploded;" but if "Rip" will put the same quantity of water into like confines and apply the same amount of heat it will burst its confines. Does the water explode?

Gasoline when not confined vaporizes rapidly, the temperature lessening or increasing the rapidity of the giving off of vapor or gas. This vapor when mixed with air becomes the dangerous explosive; and as gasoline gas always settles, it may remain at the cellar bottom, or at the floor of a room unnoticed, until a lighted match, or candle or open lamp comes in contact with it, mixed with air, when an explosion ensues. Hence it follows that insurance companies should prohibit its storage in dwellings, or stores, or warehouses. It is best kept in metal cans in the open air, or where there is full and free circulation of air, that will carry off any vapor which may result from leakage. The filling of lamps, a use of any other than metal lamps, or filling of stove reservoir, or the cleaning of gloves or clothes with gasoline, when any fire or any artificial light is in the room, should be strictly prohibited. Gasoline, a volatile and highly inflammable substance, a lurking foe to life and property, unless

rigidly controlled, is demanded by the public for fuel and light. Practical experience with it, under insurance control, proves it far less dangerous when so controlled, and a source of profit to companies who charge for permission to use it. I submit then, whether it would not be better to adopt a uniform printed permit for what has proved a fair consideration, and thus control and get pay for its use, rather than carry on a fight against public sentiment, which as in other things, so long as competition can be played upon, soon carries its point, and thus gasoline becomes added to the long list of extra hazards taken on without any compensation.—

**ONTARIO MUTUAL LIFE ASSURANCE CO.**

Some most wonderful revelations have lately been made regarding the "Lien policies" of the Ontario Mutual Life. As the Company have not yet replied to the charges made against them, we do not consider ourselves in a position to judge correctly of the merits of the case. All we can do, therefore, is to summarize what has been said about this kind of policy in an entirely unpartizan spirit, without either agreeing or disagreeing with it.

This "Lien" plan is a most peculiar one which the company has been working almost exclusively for the past year or more. Its chief features seem to be these: The assured, when taking out his policy, has the option of paying three-fourths of the premium only in cash, and allowing the balance to remain as a debt on the policy to be compounded at six per cent., as with premium notes. The profits are applied to reduce this debt. This looks rather attractive at a first glance, but woe to the unfortunate wight if he allows himself to be tempted by the offer of a small cash premium! The only happy feature in his case then is "where ignorance is bliss, 'tis folly to be wise." Fortunately for the Company its policy holders are not as a rule wise or learned in actuarial matters, but we are afraid it would take years of special education for them to understand the "acknowledgment of Lien" which they are at once asked to sign, and which we give below:

**The Ontario Mutual Life Assurance Co.**

**ACKNOWLEDGMENT OF LIEN.**

I, the undersigned, named in application bearing date the .....day of.....A.D. 188 , to the Ontario Mutual Life Assurance Company for policy of Assurance on my life to the amount of \$....., the annual premium for which is \$.....

In consideration of an annual reduction of \$....., reducing the premium required to be paid in cash to \$....., do hereby acknowledge a Lien on said Policy of the said sum of \$..... in each year, to bear interest at six per cent. compounded annually, all surplus declared on said policy to be applied to the payment of such annual reductions and interest until fully discharged.

*In case of my death before the accumulation of the afore-said reductions unpaid by surplus amount to the then present value of the future reductions discounted at six per cent., the amount of such present value (the same for the first year being .....Dollars) shall be the lien and charge against the Policy.*

Witness..... P. O.

In the face of such a document, it is nonsense for agents of the Company to claim that their policy holders understand

fully what the contract is, and that, if they are satisfied, nobody else has any ground for complaint. We think that we have as good understanding as most people, and a long experience in connection with the business, and yet we cannot understand it. We do not believe the assured understand it, and we do not believe there is an agent in the Company's employ that can explain it satisfactorily. Surely this is a simple thing to ask that the Company explain what they mean in one of their own contracts, and yet they have so far declined to do so.

From examples that have been given, it seems that the Company, on the strength of this "acknowledgment of Lien," deduct large amounts from the sums assured when death happens. For instance, a man aged 20, assured for \$5,000 on the all-life plan, owes them at the end of the first year about \$21, and if death happens they deduct over \$300!! People may well ask by what show of right the Company deduct \$280 more than is apparently due them. They may be able to explain matters satisfactorily, but, if so, why not do it?

But it appears that the Company includes in its income and assets not only the annual premium, but also the amount that they can only deduct in case of death! Thus in the above case they include not only the cash premium of \$60.75, but also the lien of \$301.60, making \$362.35 in all. It is no wonder the accounts swell up. But are these entries legitimate? That is the question. It is claimed that they are not in any sense cash or the equivalent of cash, as they bear no interest, and can only be made use of in case of death, and that therefore it is misleading, to say the least, to call them "cash received for premiums," or assets.

The vital importance of the question is shown by the position the Company would be in were that item struck out of its assets.

ASSETS.	
Real Estate.....	\$7,710 07
Mortgages.....	136,638 17
Policy Loans.....	22,989 41
"Liens on Policies".....	44,943 03
Outstanding and Deferred Premiums, less to per cent....	25,273 18
Debentures.....	76,190 93
Cash.....	2,028 42
Bills Receivable.....	6,132 31
Agents' Balances.....	3,827 58
Interest Due and Accrued.....	11,368 55
<b>Total Assets.....</b>	<b>\$337,101 65</b>
Less liens on policies.....	44,943 03
<b>Total.....</b>	<b>\$292,158 62</b>
LIABILITIES.	
Net reinsurance reserve.....	\$301,376 57
Outstanding Claims.....	8,229 93
<b>Total Liabilities.....</b>	<b>\$309,606 50</b>
Deficiency.....	\$17,447 88

The question is thus certainly worth the attention of the Company, and it cannot fail to give a bad impression if they should still continue to refuse either information or explanation. We wish to strengthen all our companies that are worthy of support, and if the Ontario is injured unjustly by our remarks, they can thank their seclusive policy for it. Either the charges are true or they are not. If they are true, then the more the public are warned against the Company the better; if they are not true, then the Company has no excuse for the course it is taking. Any explanations it may have to offer we will be only too happy to insert; but if it gives none, people will have their own ideas as to why it does not.

### PROMOTION OF FRAUD BY LIFE INSURANCE.

Some remarks made under this heading in a Montreal Daily regarding the Quebec Wives and Children's Policy Act deserve a brief notice. It is stated that this Act was "conceived and carried into effect with the sole purpose of building up the business of Life Insurance, regardless of consequences, morally or pecuniarily." We believe it to be untrue that the companies had anything whatever to do with the framing of the Act. If they had it might have been better arranged.

Then as to its having borne abundant fruit in the number of such policies that have been procured by insolvents, the large amounts so assured being inexplicable on any other principle than that afforded by the protection given by law to a fraudulent secretion of property, provided it was done through the medium of an Insurance office, "we would simply reply that we know by actual experience that the number of fraudulent cases is almost infinitesimal compared with the business done. Although the law can be improved on, it is not even now without provisions for the protection of creditors. No policy which is paid for by less than ten annual payments comes within its scope. It prohibits the company from buying the policies in cash, so that the assured can not "when the proper time comes, get the beneficiary to join you in getting the surrender value of the policy." Moreover, the common law will protect creditors if they can prove that the transaction was entered into with the intention of defrauding them.

The law does not exist for the protection of the companies but for the protection of widows and orphans, and even in its present shape has been a great blessing to many. The fact that nearly every Province in the Dominion, nearly every State in the Union, besides Great Britain, and some of the Australian and other colonies, have seen the desirability of incorporating similar features into their laws, is of itself a sufficient proof of its necessity,

### GROPING.

*From the New York "Insurance Monitor."*

A BRIEF REVIEW OF THE RATE QUESTION SINCE 1800.

"We grope for the wall like the blind, and we grope as if we had no eyes. We stumble at noonday as in the night, we are in desolate places as dead men." So wrote the son of Amoz two thousand six hundred years ago, and if an underwriting Isaiah would speak to-day he could not find fitter words in which to express a singular truth in regard to that "magnificent system of guessing" which we call fire insurance.

The latest phase—the "compact" system—of fixing rates, suggests a review of the rate question as it has risen and risen to trouble us since the century began. In May, 1849, was the first general insurance connection\* of which we have any knowledge. This occurred in New York City, and was attended by officers of the leading agency companies. They came "to consider the ruinous results that had attended the transactions of fire insurance during the previous twenty years in the United States and Canada, and to devise some means for protecting and sustaining the business."

\* Immediately after the New York fire of 1845 there was a meeting of insurers in this city, out of which grew the New York local board. This was three years prior to 1849, but this latter was in regard to the general business of agency companies.

How very familiar that sounds, and yet it relates to an era of American fire insurance 40 to 50 years ago, when the majority of those now engaged in the business were yet unborn! One of the results of that meeting was a committee appointed to "ascertain the present condition of the business of fire insurance and what has been the result of the business since the establishment of fire insurance companies in the United States." The report of that committee, made four years before the MONITOR was established, came before us at a much later date in an old pamphlet, and was printed in the number for April 1870. The men who made it were groping after a solution of the rate problem.

The information obtained concerning the first decade of the century was exceedingly meagre, but, as far as heard from, competition by rate-cutting did not seem to exist in those halcyon days. From 1810 onward for twenty years, however, rates were cut just as they are now, and became so reduced that dividends were made only from interest earnings and trenching on the surplus funds. From 1810 to 1830 not 3 per cent. was made out of the business.

From 1830 to 1850 the demoralization was still worse, the premiums falling several millions short of the losses. This was partly owing to the New York fire of 1835, but even without that conflagration the outgo exceeded the income, and the report goes on to state that for the period of 60 years from 1791 to 1850 there had not only been no profit but a very large loss of capital. Many of the stock companies and nearly all the mutuals were ruined.

Of course such startling facts stimulated sound practice and resulted in reformed tariffs, we may suppose; but did they? It is within the recollection of the writer that the brood of mutuals which organized under the New York laws of 1849 pushed the business in a style so wild and reckless as to make insurance a stench in the nostrils of the communities, and they died of their own malpractices at such a fearful rate, and the swindling mania extended to the stock organizations to such a degree, that the New York insurance department was urged into existence by the reputable companies for the suppression of the evil and the protection of decent institutions. Never was "free trade in insurance" so finely illustrated on this continent. We trust it may never be again. Those who are old enough in the business to remember the depredations made or attempted by the Henry Clay, the Enterprise and the International F. & M., of New York; the Quaker City and the Farmers' and Mechanics', of Philadelphia; the Western Phoenix and the Western World, of Chicago, will not dispute the bad supremacy of those days. The decade following the New York meeting of 1849 was one of extreme perplexity to the reputable companies and rampant malpractice by the disreputable, of which there were many. Rates were cut in such a reckless manner that the following record was deemed not to be exaggerated: "At no time within the history of fire insurance in this country has competition been as extended, unscrupulous or industrious. At no time have current rates been depressed to such a ruinous and mad standard as at present."\* The only breakwater

\* Clipped from "Half Hours with Insurance Topics," Cincinnati, Nov. 28, 1860.

against all this tide of malpractice was the individual effort of such sterling managers as worked for self preservation. There were no standards outside of a few individual experiences, and the effort to come at some rule of rates had, up to the middle of the century, been a mere "groping for the wall," although tariffs had been constructed over and over again by these managerial meetings much as they have since been by the National Board.

Up to this time much the same machinery was in vogue as is fashionable to-day. The writer, then a local agent, was a member of a local board in a Western town in 1854—twenty-eight years ago. Printed rate books were not unknown then, and practices and rules did not differ materially from those with which we are now so familiar, but the regulation of rates was only attempted through the separate instructions of the individual companies. Local agents affiliated in local boards, but it was not until 1866 that a National Board strong enough to deal with the rate question came into existence. What that body did and how it did it, are matters of such recent date that nearly all adult underwriters now in the field are personally cognizant of the facts.

The history of rates, and their attempted regulation in America is briefly summarized. The meeting after the New York fire of 1845 constructed a tariff, and the meeting of 1849 did the same. The results of these tabulations found their way into the rate books and company instruction books of that day, and the modern bookmaker will find that he has made little or no advance on the admirable volume issued by the Protection Co., of Hartford, in 1852, just 30 years ago. The basis rates; the addition for exposures; the elaborate table of additional rates for trades and occupations; the illustrations by model diagram, and the rules for arriving at the aggregate rate have never been even approached by any book that we have examined since that date. The tariffs then constructed or collated were regarded as standards, and their enforcement was sought through the action of individual companies and local boards. This continued until 1866, when the National Board took the matter in hand; and specially after the great fires of Chicago and Boston, which appeared to confirm that body in absolute and imperious power. Under this *regime* rating committees, special attaches of the board and field men of the companies were employed to solve the rate problem. Valuable auxiliaries existed in the State Boards, but the National organization, with a blind jealousy, sought to break them up, and, so far as their aid in rating was concerned, succeeded. Among the incredibly stupid things done by the National Board was the sending out of special employes who were instructed to write tariffs and not permit the agents of towns so rated to see them or have anything to do with their construction. These were printed in New York and sent back as arbitrary standards to be followed under penalty of fine or dismissal. The natural reaction from this despotism resulted in open rebellion among the agents and complete demoralization. The National Board finally relinquished all control, relegated the rate question to the local agents, and practically retired from every assumption of authority. The revolution was complete, the transition was from absolutism to anarchy, from inexorable

severity to unrestrained laxity. Practice went from bad to worse until the past few years have doubtless furnished a successful rivalry in badness to the era preceding 1866. About three years ago an experiment was tried, which has been fairly successful, by the western managers. It was called the western "Union." Its meetings were private, but the basis idea of the "Union" was to reform rates and general practice. By agreement the managers advised one another of rate cutting as detected, and they canceled risks written by agents below agreed tariffs. Prior to this, however, there had existed in the East an association known as the "Alliance," composed of 28 prominent companies which sought by confidential interchange of information to mend the ways of agents and the prices of policies. Both these are still in existence, and their success was the basis on which "The United Fire Underwriters in America" (an organization intended to embrace all the agency companies of the country) have modelled their "district" system. This system divides the whole country into "districts," with a board of control in each, whose duty it is to stimulate the formation of local boards and the construction of local tariffs. This plan is not yet fully in operation, and no report of its success or failure is at present practicable.

Meantime, the influence of the Northwestern and the Southern Associations has been in the direction of reform, although not much actual work has been done on rates. State Boards have also come into favor again, and their help in the formation of local boards and tariffs is a valuable factor. And now comes what is known in the West as the "Compact" system. This originated in Kansas City a couple of years ago. An experienced man is selected and placed on a salary as a superintendent of rates. He has absolute control over the figures—the companies having agreed to put him there and abide by his action. The rate is thus removed from the hands of the local agents entirely, and as it is removed from all, each is content: for the price of a risk has to be the same whoever writes it. Relieved from the question of prices, the agent can devote all his energy to working up business, and thus far the scheme (which has now been tried in a dozen or twenty other places) appears to work well.

Such is a brief epitome of the history of the rate question in this country. It is a history of methods of enforcement, not of scientific ascertainment. Just what a particular rate should be, and why it should be so much, are matters of individual opinion founded on separate experiences. There have been comparisons of views but no combinations of experience. The rate, *as a rate*, is a matter of judgment or surmise, and nothing that has been recently done seems to promise anything more exact. When the premiums in bulk pay the losses and expenses and leave a margin of profit we call the company well managed, while in the detail there may be abounding instances of ignorant or careless mismanagement. The whole blind effort in regard to the price itself as well as the methods that have prevailed in endeavoring to enforce it can only be truthfully characterized as "groping."—

A work entitled: "A Compilation of the Laws Relating to Building Societies, Loan Companies, Banks and Banking, &c., &c.," has been compiled by Mr. N. S. Garland, clerk of Statistics, Finance Department, Ottawa, and is published by A. S. Woodburn, Ottawa, and contains laws relating to all such companies that have, from time to time, been passed in the various provinces, both before and after Confederation, and by the Dominion Parliament.

This is a book that should be at all times within reach of every man that has to do business with such institutions, either as agent for them, investor in them, loaner for them, or insurer on their properties.

The charge made is very reasonable, and the expenditure of four dollars should be well repaid by a year's use of such a volume.

## TORONTO LETTER.

To the Editor INSURANCE SOCIETY.

Home again! How sweet the sound, yet how much sweeter the realization of it. This is my experience after months of absence. I fully expected you would have secured a new correspondent to replace me ere this. Several well-known Toronto men went across when I did to see a little of Europe. They are all home again now, like myself, safe and sound. In a future letter I hope to give you the benefit of some notes I made during a flying visit to some continental cities, all relating to Insurance matters under other flags. Our party I may say are all agreed on one point, and that is that nowhere did we meet with so many sunshiny days as one enjoys in dear old Toronto. We left in sunshine, returned in sunshine, and, with the exception of an odd half-day or so, have been bathed in sunshine ever since.

Land of bright skies and Indian summer,  
Land of the pushing Insurance drummer,  
Home of true Freedom, both civil and tother,  
Home of my father, his sister, and brother—

Ontario!

As I expected, I hear business in Insurance has been dull all summer, very little money made, and too much competition. Evidently things are just now reviving in this line. The annual conundrum is to the fore again—Who is doing the Grain Insurance? All deny getting anything worth mentioning. Some Solomon amongst us has proposed putting grain rates outside the Tariff jurisdiction, leaving each to charge the rate his Company allows him to. To this, certain members said yea, but the nays were loud and vehement,—wouldn't have it anyhow. Now perhaps Solomon aforesaid only desired to ascertain who was the mother or father of the child, so to speak, or who would *acknowledge the corn*; and shrewdly gained his information amongst the "nays." Naturally if one holds a snug little trade he is not going to facilitate competition for it. Talk of beating three aces! It is nothing to the labor of beating two tens in the Grain Insurance competition game. For example the tariff rate on Stubbs frame Elevator is 5 per cent. less 10 per cent. off for the key (key of the Elevator, so the man cannot go in without your knowledge), then, a second 10 per cent. off this amount for,—well, say the cat and the bookkeeper. Thus we have net rate 4.05. Of course the second ten per cent. is illegal. The Tariff sanctions ten for the key, but the cat and the bookkeeper are not recognized, still the second ten fetches the trade. It is now urged that rates on grain storehouses and elevators be reduced. Grain dealers say they are too high as compared with same risks outside Toronto. This is favored by members of the Tariff, but if carried out will not affect the main question or answer the conundrum. The grain business will still go to the agent or broker who has the second ten up his sleeve.

A daily paper here has been amusing its readers by getting off a series of jokes, more or less pointed and witty, under the caption of, "What the Insurance men are saying." The author, I see, has included himself to cover his authorship, for a good clue has been found to him. There is a play upon names, incidents and personalities, of a harmless nature in themselves, but it is regrettable that an institution of the standing and respectability of the Toronto Underwriters' Association for the promotion of rates, composed as it is of the flower and fruit of western Insurance talent and experience, should be made the subject of little and belittling jokes in the columns of a secular paper, and its members' names and peculiarities freely handled to "adorn a tale." But this is a levelling age, most railroad ages are, eh?

Apropos of Boards, I hear the new London Board, modeled after Toronto, is still active and growing in strength. "First the blade, then the ear," you know. They have passed the blade period evidently, and are fast getting by the ears. These Tariff associations to be permanent must be elastic. The Toronto Association would have perished long since had it held to cast-iron rules. It is all very well to schedule a class of risks, and say the rate for these must be so and so, but occasionally some large firm will kick against this class rate, and demand a lower rate, then your elasticity must be shown by reasonable accommodation, if merited. The usual method is for some disinterested member, whose Company has nothing on such risk, to propose to the Board its re-rating. A Committee is struck—the disinterested member,

say, and another—they inspect, recommend a reduction, and members holding lines of course offer no objection, and the business and goodwill of the firm is retained. The tariff laws are unbroken, there is no friction, and the disinterested member who brought about the reduction will perhaps next year get the firm's whole business to re-arrange, so that, with judgment and a little give all round, it is quite possible to work these institutions successfully, and maintain them.

I must tell you a tale that was told to me:—Last spring, in a neighboring town, two strangers, who had been noticed by the police, prowling suspiciously about business premises, with no visible object, were arrested and searched, and, together with some burglar's tools, there was found in possession of one of them a plan of two sides of the principal business street. Certain houses had a special mark on them, evidently having been singled out for burglarious entry, in due season. Now this plan was a perfect tracing of a section of Goad's plan of that City, all the signs and notes peculiar to the work were there, my informant (who saw the tracing) says, and were evidently understood by these men. A good work perverted to a bad end. These appreciative burglars doubtless knew the value of having all the windows, doors, scuttles, etc., of buildings clearly shown, so that, in case of a hurried exit, they might retreat with a full knowledge of the way of egress, and also their general surroundings. They could not safely get this knowledge for themselves, hence their securing of the plan. But how did these gentry possess themselves of it? That is an unanswered question. It is well known that Insurance Companies and their agents religiously observe their contract when purchasing Goad's Plans, and never allow outsiders a sight of them on any pretext whatever, consequently some plan must have been stolen—if so, whose? or—and I hate to think it, one of these strangers may have been an Insurance Agent himself in better days, but, having failed in this, the last respectable occupation open to a man, had no resource but to enter on the aggressive trade of burglary. In this way his possession of the plan could be accounted for, and also his appreciative and clever adaptation of it to the requirements of his peculiar trade.

One of our local Companies expects to make a good showing this year in its marine branch—of course there is a bad spell of weather to get over before close of navigation, but the outlook at date for the Company referred to is excellent. If a balance on the right side be realized it will be a feather in the cap of the new manager in the Marine Department.

Oscar Wilde, has, I see, presented his—but there, there—I hastily close—and remain,

As ever, yours truly,

Toronto, 12th October, 1882.

ARIEL.

1882.

Great England put her armor by, and stretched  
Her stately limbs to slumber in the sun,  
The nations, seeing then how long she slept,  
Communed together, and in whispers said:  
"Lo! she is old and tired; let us steal  
The crown from off her brows. She will not know."  
And Goneril and Regan, over seas,  
Mocking her, cried: "Her time is past. Her blood  
Is sluggish, and her rusted sword from out  
Her scabbard she will draw no more!" And so,  
Thus gibing, flung with cruel hands the seeds  
Of discord and of hate amidst her sons.  
But from the East there came a blast too loud,  
As from the West there came a taunt too much;  
And she, awaking, raised her head, and saw  
Around her all her faithless friends, and all  
Her sisters and her children jeering, and  
And crying, "she is old!" and meting out  
Her lands amongst themselves, and parcelling  
Her honor. Then, swift as lightning flashes  
From the blue skies, her glance of scorn fell on them,  
And they crouched like wolves that are o'er-mastered.  
England stretched out her hand, and touched the  
World—  
England arose, and spake, and calmly said,  
"Nay! I am mistress still."

QUIDA.



## SOCIETY NOTES AND ITEMS.

**Capt. Shaw**, Chief of the London Fire Brigade, sailed for England from New York on the 7th inst.

**Mr. A. C. Edwards** has received the appointment of agent to the Scottish Union and National agent at Halifax, N.S.

The **Belleville City Council** has offered a reward of \$500 for the arrest and conviction of the incendiaries who caused the fire on the 7th ult.

**Mr. Thomas A. Temple**, of St. John, N.B., has been appointed manager for the Maritime Provinces of the United States Life Insurance Company of New York.

The **Toronto City Assessments** for 1883 is just completed, the total amount being \$59,561,143, which is an increase of \$3,275,104 over that of 1882.

The **estimated losses by fire** in the United States thus far for the year 1882 amount to \$61,000,000, being about \$7,000,000 more than the average for 4 years.

**Buildings to the extent of \$1,756,300** have been erected in Toronto so far this year, and in the suburbs \$361,700, making a total of \$2,119,530.

**Baltimore, at her late sesquicentennial** paraded an old Hand Engine from the United States Naval Academy in Annapolis, Maryland, captured in Canada in the seventeenth century.

**Messrs. M. & T. B. Robinson**, of St. John, New Brunswick have received the appointment of general agents for the Provinces of New Brunswick and Prince Edward Island of the Guarantee Company of North America.

The **Metropolitan Plate Glass Insurance Co.**, of New York, has decided to withdraw from business in the Province of Quebec, owing to the action of the Government in imposing the much deprecated business tax.

A **reasonable understanding** has been arrived at regarding rates of insurance in Quebec city, and all companies are now charging premiums more nearly in proportion to the hazard incurred than has been the rule for many years past.

**As the air** of a flour mill is usually very dry, which conduces to dust explosions, Prof. Tobin, of Kentucky, recommends placing in mills the *Wet Bulb Hygrometer*, which shows how much moisture the atmosphere of the place contains at any given time.

**Under a recent Act of Parliament** in favor of the North British and Mercantile Insurance Company the £50 shares, with £12 10s. paid, were divided into £25 shares with £6 5s. paid. The price of these shares now ranges from £30 to £31.—*Review (London)*.

**Alderman Henry Edmond Knight**, of Cripplegate ward, London, has been elected Lord Mayor of London. He is chairman of the City of London Fire Insurance Company, and paid a visit to this Continent last year with the manager of the company, Mr. L. C. Phillips.

**Growth of the Prairie City**—The *Winnipeg Sun* states that the value of the different structures erected this year to September 9th is estimated at \$2,591,645. A Toronto citizen, Col. Mulligan, has expended during this season and last over \$20,000 in building residences.

**It is stated that the insurance on the life of the late Mr. Frank Shanly** amounts to \$65,000, in the following companies: Equitable Life, \$25,000; Standard, \$10,000; Briton

Medical Life, \$15,000; and \$5000 each in the Canada Life, Scottish Provincial, and Life Association of England.

**Mr. M. H. Gault, M.P.**, joint chief agent of the Royal Insurance Company, who has represented the British America Assurance Co. in the Province of Quebec for the last thirty years, having resigned his position in connection therewith, the company have appointed Mr. H. A. Holden as its representative.

The **Mutual Assurance Company** of Montreal held their annual meeting on 9th instant. The meeting was a very satisfactory one, the election of Directors at the close resulting as follows:—Messrs. R. A. R. Hubert, Owen McGarvey, Joseph Compte, F. X. St. Charles, L. E. Beauchamp, Guillaume Boivin, Charles Garth and C. Melançon.

The **Index, of Boston**, unites with the *Standard*, and th monthly will hereafter be issued under the latter title by the Standard Publishing Company, of which C. M. Ransom is president. The editors are George W. Pettis and George D. Eldridge. Finance is to be added to the insurance topic, and the financial side of insurance itself is now an enlarging subject.

**London Assurance Corporation**—The general court of proprietors of this corporation, held on September 20th, adopted the recommendation of the Directors, that the dividend for the half year ending at Michaelmas, 1882, be 15s. per share, thus making the dividend for the year 1882, 60s. per share, free of income tax, being at the rate of 24 per cent. per annum.

**Messrs. Des Brisay & Angus**, general agents for the Agricultural Insurance Company of Watertown, N. Y., in the Maritime Provinces, who have succeeded in establishing an extensive and profitable business for that company in their district, have recently been appointed agents of the Queen Insurance Company for Prince Edward Island, reporting to the general agency in Halifax.

**From the Chronicle** we learn that the German-American, National of New York and British America of Toronto, insurance companies have withdrawn from business in Galveston, Texas, in consequence of the want of proper water-works; and that it is likely the city will soon probably lose all insurance protection. Some of our Canadian cities would do well to take warning.

The *Investigator* says "the authorities of the Province of Quebec talk of requiring a \$500 license fee from every foreign Insurance Company doing business therein. Considering that the city of Quebec alone has scored an aggregate loss of over \$20,000,000 in the last thirty-five years, we imagine that the companies will enter into a lively contest for the privilege of paying the proposed \$500."

The **editor of the INSURANCE SOCIETY** of Montreal apologizes in a manly way for a slight inadvertence in crediting an item. But no apology can be made for the *Yankee Monthly*, which appropriated Canadian editorials and treated them as original. The INSURANCE SOCIETY commenced modestly, and is steadily improving in all the elements necessary to make it a valuable and influential insurance journal.—*Ins. World, Pittsburg*.

**A Deputation of Montreal gentlemen** interested in insurance matters waited upon the Premier and other members of the Cabinet in Ottawa on 9th inst regarding modifications in the regulations on insurance business in Canada. The disallowance of the Act imposing a special tax upon the insurance companies doing business in Quebec was urged, but the Premier contented himself with a promise that their representations would be duly considered.

**United.**—The object of the United Fire and Accident Insurance Company is to carry on an insurance business in all its branches except Life Insurance. The proposed capital is £500,000 in £5 shares, of which the present issue is 50,000 shares. A special feature of the business will be the granting of policies of insurance on the industrial principle, enabling the working classes to obtain recompense for loss or injury to person or property arising from accident, fire, &c.

**Prof. Tobin** is of the opinion that the Hecker flour mill fire in New York would have been equally as great an explosion horror as the Minneapolis mills, if the atmosphere had been as dry. And as the boy would say, he proved it too by showing the U. S. signal service's record of its observations at both points at the time of the fires. The point made by Prof. Tobin is of much greater importance than would at first be conceded. We thus have a partial solution of why Chicago and Boston fires defied successfully all efforts of the fire department.—*Ins. World.*

**Mr. H. A. Holden** receives the appointment of resident agent in Montreal to the British America Assurance Company, with office at 119 St. François Xavier street, opposite the old Post Office. Mr. Holden has been connected with this office for the last ten years, in the service of Mr. M. H. Gault, M.P., general agent to the company for Quebec Province.

The general agencies of this company are now discontinued, the agents reporting direct to the Head Office in Toronto, and we congratulate Mr. Holden on his well-earned promotion, and the company on their policy of recognition of faithful services.

**Mr. James Yereance** has recently returned from Liverpool, and says the English underwriters complain of the high ratio of expenses in America, and especially the extravagant rate of commissions. According to the Ohio report the joint stock companies paid 14.32 per cent. of their premiums in commissions, the other state companies 16.44 per cent., and the foreign branches 18.53 per cent. The American companies reporting to the Connecticut commissioner paid out for commissions 14.72 per cent. of the net fire premiums. From the admirable table of English Fire Insurance just published by the *Finance Chronicle* we learn that the commission averages all round 15.5 per cent. of premium income. When managers will honestly prune extravagant expenditures, the agents will cheerfully unite in an effort to keep commissions within due bounds.—*Ins. World.*

**Barrie, Ont.,** is evidently blessed with town-councillors who make laws but to break them; it seems they have had some wooden sheds erected near the fire hall, in the very middle of the fire limit. The *Gazette* in commenting on the above says: "Of course the example of that august body could not fail to find imitators. Hence, at the last meeting of the Council one of the members asked that body to spread its protecting ægis over a resident on Mulcaster street, and promulgate a ukase to their own inspector to postpone taking action against this citizen for building an additional story of wood to his house, in a manner deemed to be contrary to the provisions of the fire-limit by-law. The Council declined to interfere, and the law will take its course." The question is asked, "Why does not the Council instruct the inspector to issue a summons respecting the wooden building?" "Surely," says the *Gazette*, "what is sauce for the goose is sauce for the gander."

**The National Convention** of State Insurance Superintendents, assembled at Niagara Falls on the 4th inst. W. J. McCall delivered the inaugural address. He said Life Insurance was again held in popular favor. The failures of Companies organised during the inflation period was now rightly understood. During the last ten years there was a

decrease of 39 companies; increase of assets \$126,000,000; increase of surplus, \$24,000,000. Of the Co-operative Institutions only 35 had more than 1,000 certificates each outstanding, and over half of the total number of Certificates were issued by four associations.

He said that unless prompt action was taken toward improving rates a number of fire insurance companies must retire from business. The Committee on fire insurance reserves presented an elaborate report, and recommended that all cities of 30,000 or more inhabitants be divided into districts; that the amount of insurance carried by each company in said districts be ascertained for December 31, with a view of making permanent fire details, subject to laws similar to that in Massachusetts, and that laws similar to that in Massachusetts, limiting insurance on any one hazard to ten per cent. of capital of the company, be made more definite and certain.

#### MARINE NOTES.

The Marine Underwriters have adopted the following grain cargo rates for "A" vessels, taking effect on the 1st inst.:

To Lake Michigan ports.....	\$ 50
" Lake Superior ports.....	I 25
" Collingwood.....	75
" Lake Huron ports.....	75
" Sarnia and Detroit river.....	75
" Lake Erie ports.....	I 00
" Lake Ontario ports.....	I 30
" Ogdensburg.....	I 40
" Montreal.....	I 75

The above are net rates. On B1 vessels 10 per cent. is added.

In a salvage case against the St. Lawrence Steam Navigation Company, arising out of the towing into River du Loup of their steam tug Progress, partially burned early this season off that place with loss of life, the Vice-Admiralty Court has just decided that the salvors are entitled to the costs, and to one-third of the proceeds of the derelict's sale under decree.

#### LIGHTNING RODS.

— T. Jefferson Coolidge, of Manchester, Mass., in the *Boston Advertiser* calls attention to a small volume, recently issued in Great Britain under the auspices of the Meteorological Society and three other learned bodies, which embody, a code of rules for the erection of lightning conductors. The interest of fire underwriters in this subject is our warrant for copying the closing portion of Mr. Coolidge's letters which summarizes from the book the more important requisites of a good lightning conductor:

**Height of Rod.** A rod will protect on all sides the space included between a line drawn from its point to the ground, at a distance equal to its height; this space, as may readily be seen, will be in the shape of a cone, the base of which has radius equal to the height of the rod from the ground.

The architect must, however, bear in mind that even ordinary chimney-stacks, when exposed, should be protected by short terminals connected to the nearest rod, inasmuch as accidents often occur owing to the good conducting powers of the heated air and soot in a chimney.

**Insulators.** The rod is not to be kept from the building by glass or other insulators, but attached to it by metal fastenings. The essentials are that the rod be attached to the building by fastenings of the same metal as itself, that the fastenings be of adequate strength; that they be of such form as not to compress or distort the rod; that they allow play for its expansion and contraction; that they hold it firmly enough to prevent all the weight falling on any one bearing.

## COMMUNICATIONS.

All communications to be addressed to the Editor, INSURANCE SOCIETY, and correspondence to bear the name, and address of the author, not necessarily for publication, but as a guarantee of good faith.

The publication of a communication does not by any means commit the paper to the sentiments expressed therein; but a fair hearing will be allowed for all sides of any question we may consider of sufficient interest to the Insurance public.

To the Editor of INSURANCE SOCIETY.

DEAR SIR,—As the Ontario Mutual has apparently determined to refuse any public explanation regarding their Lien (Lean) Policies, I would advise all policyholders of the Company to write for their own satisfaction to both the Manager of the Company at Waterloo, and to the Superintendent of Insurance at Ottawa, Mr. J. B. Cherriman, for a full explanation. In this way they can make sure that the matter will be sifted to the bottom. If they can see their way to send copies of the answers they receive to INSURANCE SOCIETY for publication, they will I have no doubt, be welcomed by you, Mr. Editor, and when published will be carefully read by your numerous readers. The charges are too serious to be trifled with.

ENQUIRER.

GALT, October 10th, 1882.

Editor of INSURANCE SOCIETY.

Thanking you for your courtesy in inserting my last letter on Mutual Insurance Companies, and for your kind offer to publish a reply to your editorial remarks thereon, I shall only trespass upon your space to the extent necessary to answer the questions which you have addressed to me.

I say, then, that to "ensure the Company against being wiped out of existence by a town or city conflagration," we are careful to confine our risks to an amount which it would not trouble us to pay, if a *much larger portion of any city or town, in which we do business were destroyed* than is ever likely to be destroyed by one fire.

To the question as to the recording of risks, and the ability of the Directors to tell at a glance how much they hold at stake in one locality, &c.—I can answer, Yes! for the office staff, whose duty it is to decide on the acceptance or rejection of applications for insurance; and, without going into the details of our system, whereby we are unable to judge on this point, other than the following part of it, I would say that several years ago—before the excellent system of Block Plans, prepared by Mr. Goad and now so generally used, was brought to our knowledge, the Directors of this Company employed a gentleman specially to visit all the towns and villages in which we carried many risks, and to make plans of them, describing the class and occupancy of all contiguous buildings in each municipality. These plans are still in the office, and referred to when occasion demands it.

To your next question, I answer "emphatically, yes"—so long as sublunary things go on as they have gone for the last half century. How it would if Professor C. Piazzi Smith's idea of the absorption of the comet by the sun in 1883 were to be realized I won't say! Probably it would not make much difference to the assured which Company carried the risk.

Again thanking you,

I remain,

Yours truly,

R. S. STRONG,

Manager Gore District Mutual Fire Insurance Co.

## BRIGADE NOTES.

**St. Boniface** has decided to re-organize its Fire Brigade, and to spend \$12,000 in purchasing steam fire engines, 2,500 feet of hose and constructing four large tanks.

**Quebec.**—The Fire Committee report in favor of the purchase of 1,000 feet of Rob Roy hose from John McGregor, Dundee, Scotland, at 52 cents per foot, delivered in Quebec, duty paid.

The recent picnic given by the Montreal Firemen proved a financial success for, after paying all expenses, the sum of \$800 remained to the benefit of the firemen, who wish to thank all those who aided in making the gathering a success.

The Chief of the Montreal Fire Brigade acknowledges the receipt of \$25 from Messrs. Ewing & Co., for the benefit of the Fire Brigade, as an expression of satisfaction with the manner in which the firemen acted at the late fire on their premises.

**Windsor, Ont.**—A fire bug named Oscar Douquette has been unearthed by the Windsor police as the cause of the mysterious burning of barns on the Walker farm near Walkerville. His probable motive was to effect the removal of the head farmer, whom he thought too hard on the men. The vigilance of the Windsor police in this detection is worthy of emulation.

The City of London has an area of 121 square miles to protect from fire. Its Fire Brigade force is 536 men and officers of all grades. The equipment department comprises 53 land fire engines, 121 fire escape engines, 3 floating steam fire engines, 11 movable land stations, 4 floating stations, 3 large land fire engines, 35 small steam land fire engines, 2 steam tugs, 4 barges, 29 hose carts, 15 vans and 2 trollies.

While the Montreal firemen were on their way to a fire in St. Lawrence st. on 7th inst., the goose-neck which connects the two portions of a double reel broke. The hind portion overturned and fell upon firemen John Cloran and Philip Gibson who were sitting on it. Cloran received a dangerous gash on the side of the head. Accidents of this description are apt to take place at any time on double reels, which are now behind the age, and the sooner they are changed to single ones the better.

Montreal has lately been favored with visits from several noted fire companies from across the lines. The Rutland, Vt. (Kellington steamer, No. 3 Company), consisting of some 65 men, under their Chief Engineer, Gen. L. G. Kingsley, and accompanied by their band, arrived on the 25th ult. They are a fine looking lot of fellows, and would do credit to any city. After paying a visit to the ancient capital they returned home, via Montreal, on 28th ult., apparently highly pleased with their visit.

**Explosion of a Babcock Fire Extinguisher.**—At a fire on Commissioners st. in this city, 27th ult., as fireman John Beckingham began to play on the flames with one of the portable Babcock extinguishers it exploded with a loud noise, sending fragments in every direction. Fireman Beckingham says that it had been in use for the last nine years and subject to considerable rough usage, and got more knocking about than any machine could be expected to stand; he says his faith in the Babcock Extinguisher has been in no way shaken, and is the first one ever known to explode.

A correspondent from Chatham, Ont., sends us the following:

The fire on Sunday, about 3.45 p.m., was due to the ignition of a small and tumble-down stable at the immediate rear of the fire hall. Had an east wind prevailed various other old rookeries in the vicinity would have been destroyed. As it was, the fire, which was doubtless caused by boys smoking or fooling with matches, was noticed by the firemen when the flames were 10 feet high. To rush to the engine

and put the fire out with the contents of one charge of the "chemical" was the work of a few minutes. Here may be noted the benefit of having the men always on hand. The bell was rung, but only as a matter of precaution to assemble the call men, in the event of the fire getting beyond the control of the "chemical," which it didn't, but was put out at a cost to the town of 75 cents. The hose of the "chemical" is about ½ inch interior diameter, with ¼ inch nozzle. The "chemical" throws a 40 ft. effective stream.

The new fire engine house floor (with unmatched boards at the suggestion of the chief of the fire department) will be laid to-morrow, an accident at the planing mills having delayed the work. The advantage of this system of unmatched boards is that, in case of injury to a board, the men themselves can take out and replace the injured board without disturbing the rest of the floor, as when matched and tongued boards are used. Marks are to be seen on the present floor, where the horses have slipped more than a foot. In two places the floor was broken into holes, one of which is caused by Charley always planting his fore foot on the same spot as he comes out, so that this favorite resting place was soon worn through. Since January 1, the damage from fire was \$1,100 on \$30,000 worth of ignitable property. The firemen had 23 runs, the majority of which were to actual fires, very few false alarms having been given. The Department has a good record for 1882.

Mr. Coyle, the nightwatchman at the fire tower, has not got his night glass yet.

Hook and Ladder horse not yet procured.

**Toronto Fire Brigade.**—The following is a synopsis of the proposed new rules to govern the Fire Department of the City of Toronto. The first is that the uniformed force of the Fire Department shall consist of one chief of department, one chief of brigade, one superintendent of fire alarm telegraph, and as many foremen and assistant foremen and firemen as the Committee on Fire and Gas may from time to time designate. The other employees of the department shall not belong to the uniform force.

The bureau of the chief of department shall consist of the chief and clerks appointed by the above committee.

The bureau of the chief of brigade shall consist of the uniformed force of the department, exclusive of the chief of department. They are charged with the extinguishing and prevention of fires, and the saving property from damage by water used at fires.

The superintendent of the fire alarm telegraph has charge of the alarms, and the apparatus connected with them, and must see to its efficiency at all times, and recommend any improvements he may deem necessary to the notice of the committee.

Every officer and member of the uniformed corps has to strictly adhere to the following rules:

They must devote their entire time to the service of the brigade; attend all fires or alarms at their different stations; exert their utmost energy and best ability in the performance of their duty under any and all circumstances; must answer all alarms unless excused from duty by a proper officer—and on no occasion will the plea of fatigue from duty at a previous fire excuse any member from answering an alarm.

Another rule urges the firemen to promptly and cheerfully obey orders, etc., and to see to the safety of all persons in danger of losing their lives by fire, the men to be responsible for any failure in this regard. The brigade is instructed to keep a sharp look out for incendiaries, more especially at fires of a suspicious origin, and to endeavor to convict persons bringing in, or sending, false alarms of fire. They are requested not to loan or give away any of the public property, or sell or assign their salaries, or incur debts which they are unable to pay, or neglect to pay a just debt, or receive rewards or presents without permission of the committee; not to use any vulgar, obscene, or indecent expressions to anyone, but be always respectful and obliging; not to enter into a tavern, or any other place where liquor is sold, under any other pretext, except in the discharge of their duty.

They must never be under the influence of liquor, or act in any way other than as officers and gentlemen, or in any manner prejudicial to the good reputation of the brigade. No fireman must be guilty of cowardice or evasion. Any officer of the uniformed corps who shall use influence with the committee to procure his transfer shall be liable to

fine or dismissal. Officers must not jeopardize the lives of their men unnecessarily, shall be just, dignified, and firm in their intercourse with their subordinates. On leaving quarters all firemen (except in answer to an alarm) shall put down the time of their leaving the station, their business, and the time of their return, in the journal. Any failure to keep this rule will cause the offender to be charged with absenting himself without leave.

The duties of the chief of department, as laid down in the new rules, are much the same as the old ones.

The duties of foremen are very explicitly stated, and if kept up to will make the Toronto Fire Brigade second to none. The synopsis of the new rules given above contains the most important points relative to the government of the department.

#### WATER-WORKS NOTES.

**Fredericton, N.B.** has just disposed of \$60,000 worth of water debentures. The debentures are five per cents., and the rate is ½ per cent. above par.

**Hamilton.**—The test of streams from hydrants results in the discovery that the pressure is not sufficient for fire purposes. The greatest height one stream was thrown was the fourth storey of the Ladies College.

**The Peterboro', Ont., New Water Works** pumping machinery is being put in position by Mr. Perry, of the firm of Buchanan & Co., Montreal, who are to furnish it in working order, and to work under 150 lbs. pressure to the square inch, delivering 1,000 gallons per minute.

With reference to **Quebec Water Supply**, what seems to be a very practical suggestion, and one which it seems surprising should not have been advanced before, is now attracting attention. It is proposed to utilize the water of the River St. Charles, which runs almost through part of St. Roch's suburbs, for this purpose, by means of pipes, tapping the river within that suburb itself, and running through five or six of its principal thoroughfares. It is believed that this plan could be adopted for about \$25,000, thus obviating an outlay of half a million at least for a second main from Lorette or a reservoir, and that it would afford an inexhaustible supply for fire purposes to the lower levels, while leaving the supply of the present Water Works wholly for the use of the portion of the city built on the heights. It does seem strange that a city almost surrounded by water cannot or rather will not adopt some means of getting a sufficient supply for all purposes.

#### A Captain Sinks His Ship and Pumps Her Dry Again.

Supposing that no later ago than thirty years it should have been mentioned to a traveller by water that he would be detained forty-eight hours at a certain place in order to let the captain sink his ship to extinguish a fire and pump her dry again, the suggestion would have been regarded as rather a clever joke. Yet that is precisely what happened to the steamer "Rio Grande," which arrived at her dock lately in good order. Loaded with cotton from Brazil, she took fire, and the streams that the vessel afforded would not extinguish them. The captain hailed a passing barque, temporarily lodged his passengers on board it, and made for shoal water inside the Delaware breakwater. Arriving there long before the passengers, he opened the stop-cocks and sunk the steamer. The fire in the cargo was extinguished, a powerful tug had been sent to him in answer to a telegram, and almost as soon as his passengers arrived by the Italian sailing vessel they found the steamer afloat again, and ready to receive them. Modern construction and the pluck of a good sailor now-a-days manage to make light of serious disaster. The passengers will forget the discomforts of the voyage and remember only the comical side of an experience, which included the scuttling and raising of a steamer in which the voyage was accomplished, with a brief interruption.—*Brooklyn Eagle.*

## LEGAL DECISIONS IN INSURANCE CASES.

COMPILED BY

MESSRS MONK, MONK & RAYNES, ADVOCATES,  
MONTREAL.

SUPERIOR COURT, MONTREAL.

## QUEBEC BUSINESS TAX ACT.

THE NORTH BRITISH AND MERCANTILE FIRE AND  
LIFE INSURANCE CO., ET AL.,*Plaintiffs;*

vs.

WILLIAM B. LAMBE,

*Es-qual.**Injunction.—Several suits involving the same question.*

This was an application by the Plaintiff and about 40 other Insurance Companies for a writ of injunction against the License Inspector, Defendant, under the following circumstances. A law was passed at the last session of the Quebec Legislature, entitled: "An Act to impose certain direct taxes on certain Commercial Corporations." (45 Vict. c. 42.)

By par. 3 of section 2 of this statute, certain annual taxes were imposed on all Insurance Companies doing business in the Province of Quebec. By sec. 5, it is declared that this tax will be paid to the License Inspector for each District where it will be collected, and by sect. 6 the Inspector is empowered to bring an action against the Companies failing to pay this tax.

Sect. 8 declares that in cases where in any suit the Inspector, Plaintiff, will succumb he shall not be bound to pay costs, but that the Treasurer of the Province may, upon application, pay the costs entirely or in part to the Company, Defendant.

Pursuant to these enactments, and in consequence of the refusal by the Insurance Companies to pay the first annual tax, upon the ground that the statute was *ultra vires*, the License Inspector brought 40 different actions against the different Companies doing business in the Province.

Thereupon, the 40 Defendants joined in one petition for a writ of injunction against Lambe, the License Inspector, alleging in their demand the plurality of suits instituted by Lambe, the unconstitutionality of the law imposing the tax, and praying for an order to restrain the Inspector from continuing his proceedings for the collection of the tax until the legality of its imposition had been decided upon.

Justice Jetté, after a careful review of the authorities, taken from both the English and French Jurisprudence, concluded to grant the writ conditionally upon the Insurance Companies depositing in the Bank of Montreal the amount of tax claimed from them.

There were diverse grounds for the Judgment, but the real *ratio decidendi* was the avoidance, by the granting of the order, of a large amount of useless costs incurred for a multiplicity of suits, all turning upon the one point of the unconstitutionality of the same law.

The deposit was enjoined, lest the parties interested should in the meantime alter their position, and thereby endanger the recovery of the tax imposed.

## HIGH COURT OF JUSTICE.

CHANCERY DIVISION.

KLEIN vs. THE UNION LOAN COMPANY *et al.**Mortgagor and Mortgages—Insurance by latter—Assignment of Mortgage to Insurance Company on loss—Subrogation.*

The Plaintiffs mortgaged their mill property to the Union Loan Co., and on the existing policy lapsing without renewal, the latter Co. insured in the Plaintiffs' name with the Fire Insurance Co., under a special

agreement with the latter attached to the policy, the substance of which was, that the loss, if any, was payable to the Loan Company; that the acts of the mortgagor or owner should not invalidate the policy, nor should the occupation of the premises for more hazardous purposes than those permitted by the policy; the mortgagees were to notify the Insurance Company of any change of ownership or increase of risk as soon as it came to their knowledge, and pay the increased premium; and whenever the Insurance Company should pay the mortgagees any sum for loss, and should claim that they were under no liability to the mortgagor, they should be subrogated to the right of the mortgagees under all securities held by them, such subrogation to be subordinate to the claim of the mortgagees for the balance, or that the Insurance Company might, at its option, pay the whole debt and take an assignment of securities.

There had been a change of ownership when the insurance was effected, but the Loan Company were not aware of it, and there were prior insurances, of neither of which facts were the Insurance Company notified, whereby the conditions of the policy in respect of these matters were broken.

A fire occurred, whereupon the Insurance Company paid the mortgage debt and took an assignment of the mortgage. The Plaintiffs brought this action on the policy, claiming to have the mortgage discharged upon payment of the balance.

*Held*, that by suing thereon they had adopted the policy in all its terms; that the Insurance Company were entitled to hold the same under their agreement as a subsisting security for the amount paid the Loan Company, and that they were entitled to judgment on their counter claim on the mortgage, with costs of an undefended mortgage suit.

FRASER vs. THE GORE DISTRICT INSURANCE CO.

*Insurance—Payment of Premium—Waiver—Onus.*

This was an action brought to recover the amount secured by a certain policy of Fire Insurance, which the Plaintiff alleged had been duly renewed so as to cover the occurrence of the loss. The Defendant Company was an Ontario Company, and the agent with whom the dealing as to insurance took place was a local agent of the Company. The policy ran out on June 1st in each year, unless renewed. The fire took place in September, 1881. There was no payment of cash at the end of the year preceding that in which the fire occurred, or afterwards, but the following arrangement was made between the Company's agent and the husband of the insured: In April, 1881, the husband undertook to make a set of harness for the agent, who agreed to pay him for the harness partly in cash, and to pay the balance to the Insurance Company as the consideration of the renewal receipt. The agent expected to get the harness by June, 1881, but did not get it till the following October or November after the fire. Nevertheless the agent, having received a renewal receipt from the Company, gave it to the Plaintiff on August 3rd, 1881. No entry of the transaction was to be found in the books of either party to it. The agent did not pursue his usual course of debiting the Company with the premium as if paid by him or payable by him, and failed to make a return of this policy, as renewed in a statement sent by him to the head office, in August, 1881, after he had delivered the renewal receipt to the Plaintiff. After the fire the agent sent forward the amount for the premium, which the Company forthwith returned and repudiated liability.

*Held* (affirming the judgment of Patterson, J., who had non-suited the Plaintiff), that the above was an invalid transaction, inasmuch as no course of dealing was proved which would tend to mislead the Plaintiff or work an estoppel against the Company, and no evidence was offered that the Company knew of their agent receiving anything else but money for the payment of premiums.

*Held, also*, if payment is made out in the usual course, it lies on the person who sets up the exceptional mode of payment to show the authority of the agent to bind his principal. Any doubt that exists as to the sufficiency of the payment should be given against the person dealing with the agent, as he always has the power of protecting himself by applying at head-quarters.

## IN THE QUEEN'S BENCH DIVISION.

APRIL 4TH, 1882.

CASTELLAIN vs. PRESTON.

In this case the insured made a contract of sale with third parties of the house upon which a risk had been assumed by an Insurance Company.

The contract had not, however, been fully completed when the house was damaged by fire.

The Insurance Company, in ignorance of the contract, paid the vendors of the house for the damage done.

Subsequently the purchase was completed, the vendors receiving the full amount of the purchase money and retaining the moneys paid to them by the Insurance Company. Thereupon, the insurers sued to recover the money handed over by them to the vendors, claiming that the full payment by the vendees of the purchase price had saved the vendors from any loss by fire. The action, however, was dismissed, the Court holding that the principle applicable to such a case was subrogation, and that the vendees alone could claim from the vendors the amount accrued to the latter through the loss the property had sustained by fire.

## WAIFS.

Snooks was advised to get his life insured. "Won't do it," said he, "it would be just my luck to live forever if I should," "Well, I wouldn't, my dear," meekly observed Mrs. Snooks.

Ingenious device.—"Fire! Fire! Help!" screamed a lady from the drawing-room to the kitchen. Immediately the parlor maid and the cook, followed by two defenders of the country and one policeman, rushed into the room, where they found the mistress of the house quietly reclining on the sofa. "There, that will do," she said, "I only wanted to see how many followers were on the premises."

If a margin of only five cents per \$100 of risk written is all that divides profit from loss in fire underwriting (as shown by 22 years statistics) wouldn't it be a good idea for agents generally to "push things, in their local boards, throughout the country, and secure this needed additional five cents, both for the benefit of the companies and the increase of their own commission account? Agents can do this, if they will—just as surely as that they can't if they won't.—*Insurance Age*.

It is a healthy sign, amid so much demoralization and general crookedness which have marked the business of some years past, to find a voluntary association of Fire Underwriters in a distant and, in a manner, isolated City like San Francisco, still maintaining a flourishing organization despite the ups and downs to which underwriting has been subjected, and holding its regular sessions for the general benefit of the business, and the special improvements of its membership by discussions and interchange of opinions upon mooted points of practice in Fire Insurance, and all at their own expense. It is the evidence of an *esprit du corps* and harmony pervading the Fire Underwriters of the Pacific Coast, which are sadly wanting in more Eastern Sections of the land.—*Insurance Times*.

Admired his Pluck, but Despised his Judgment.—There was an American farmer who owned a little scraggy cantankerous bull, that could not be kept inside of any lot that was ever fenced in Connecticut. One day just after the railway between Hartford and Springfield was made, he broke out of his pasture and made for the railway. His owner saw the tip end of his tail disappear over the fence, and "put" for him the best he could. Just as he reached the railway, along came a train at full speed, and there stood his bull on the track, with head down, and ready for a fight with the locomotive. The old man swung his hat, and

shouted at the top of his voice, "Go it, you little fool! I admire your pluck, but despise your judgment."

Every dark cloud has its silver lining. While the fire companies and their managers groan and grunt and tear their hair, the life companies bob up serenely, and life managers are as smiling as so many baskets of chips over what they have done thus far this year and have every prospect of doing before the year ends. This is as it should be. The life companies have had their dark days and the fittest have survived. These survivors are entitled to smile all over their faces, and the public take stock in their joy. When fire insurance sloughs off its barnacles and dead wood, and "goes in to win," on business principles—the first of which is getting cost and a profit for the thing sold—the fire managers who survive will take their turn at smiling, and their stockholders will rejoice with them. Meanwhile, it is the life underwriter who is your model of contentment and self-complacency, for with him everything is lovely and the goose hangs high—but not quite out of reach. *Insurance Age*.

Made a Mistake.—An Insurance Agent called in to an establishment the other day with a large account book under his arm, and walking up to the proprietor in a business sort of a way, enquired:

"How's business—how's stock?"

"Oh, business is very dull," replied the tradesman. "Pon my word, sir, I haven't got £100 in the house! Terrible dull," and he paused and looked enquiringly at the visitor.

"Only £100!" said the insurance man in surprise.

"Pon my soul, sir. I don't believe there is a dollar more; look for yourself," and the man looked sad and sighed.

"Then, sir," said the insurance man, with a good deal of warmth, "how does it come that your stock is insured in our company for £1000, eh?"

"Oh! ah! beg your pardon!" exclaimed the dealer in great confusion; "thought you was the tax man. I was sure you was the tax gatherer, or, pon my soul, I would not have said that, when in fact my stock is worth fully £1500, look for yourself, sir!"

## MONK, MONK &amp; RAYNES,

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CHAMBERS: Nos. 1, 2 and 3, over City and District Savings Bank,  
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The Agencies of a couple of good British or Canadian Fire Insurance Companies, for the Town of Woodstock, Ontario, by gentlemen that can control a large business, best reference and security given.

Address,

A. B. C.

Insurance Society Office.

Fires in Canada during the Month of SEPTEMBER, 1882.

EXPLANATION OF ABBREVIATIONS.

S 34, B 104, 243, means - Sheet 34 ; Block 104 ; No. 243 on plan. Nos. before name of place are days of month. In Loss and Insurance columns B means Building ; C Contents.

PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
<b>ONTARIO.</b>				<b>ONTARIO.</b>			
DATE.				DATE.			
1 FLORENCE,	Saw Mills.	4000	1000	15 NIAGARA FALLS,	Barn and Contents, 8 Horses and one Cow.	1500	....
2 CULROSS, 2nd Con.	Barns and contents.	1000	400	15 OTTAWA,	Frame barn.	400	200
4 GWILLIMBURY TWP.,	Barns and contents.	650	560	15 METCALFE,	Saw Mills.	5000	2500
4 CAMPBELLFORD,	Barn contents.	335	335	16 OSGOODE TWP.	Steam Saw Mills.	2997	2130
4 OTTAWA,	S 41, B 242, No. 165 (Kent st), Central Schools.	1225	1225	16 PETERBORO',	S 7, B 34, Nos. 102 to 108, Confectionery factory, Stock and Machinery.	C 7160	1990
	S 46, B 310, No. 41, Brading's Union Brewery.	100	100		B 12000	8300	
	S 18, B 52, No. 16, Frame Store house.	550	550		S 7, B 34, No. 98, Dwelling.	B 900	600
	S 40, B 249, No. 99, Frame Paint store.	100	....		C 500	None.	
6 WESTON, 6th Con.	Barn, Stable and outbuildings.	2000	....		S 7, B 34, Nos. 2-4-6, Hotel.	1600	None.
6 BERGERVILLE,	Dwelling and Furniture.	1000	750		S 7, B 34, No. 94, Grocery and Liquor store.	1500	1500
7 BELLEVILLE,	S 5, B 8, No. 13, Dwelling.	....	....	17 LONDON,	S 5, B 13, No. 363, Hotel stables.	215	200
	S 5, B 9, rear of Nos. 44 and 46, Livery Stables, Sheds and contents.	3941	1790		Union Hotel stables.	150	None.
	S 5, B 9, rear of Nos. 46 and 48, House and Barn.	1000	600		Frame Cottage.	200	200
7 TORONTO,	S 5, B 9, Lumber.	2000	1200	17 MARIPOSA,	Cheese Factory.	B 2000	....
	S 6, B 12, No. 39 (Front st. W.), W. S. Warehouse.	270	270		C 100	....	
8 CAMPBELLFORD,	S 1, B 2, No. 69, Outbuildings and Contents.	760	450	17 CARLETON PLACE,	Dwelling.	641	330
	S 1, B 2, No. 120, Stables and Contents.	....	....	17 PRESCOTT,	Stable and Dwelling.	....	....
	S 1, B 2, No. 128, Dwelling and Stables.	1000	900	17 CAMBRAY,	Windmill Hotel and Sheds.	....	....
8 MULMUR TWP.,	Frame Barn and Contents.	460	438		Waggon shop and Dwelling.	1000	500
8 IROQUOIS,	S 1, B 10, Nos. 9 to 13, Water Power and Grist Mill.	7300	2000	19 CORNWALL, 6th con.,	Boot store and Dwelling.	400	400
	Frame hotel.	C 483	400		Hotel, Sheds and Stables.	600	350
8 BISHOP'S MILLS,	S 89, B 712, No. 7, Dwelling.	....	....		Blacksmith's Shop.	200	150
9 TORONTO,	Do	....	....	19 CORNWALL TWP.,	Barn and Contents.	1500	None.
	R. C. Dwelling.	....	....		Barn and Contents.	1000	None.
9 ADJALA TWP.,	Frame Barn and Contents.	600	600	19 CAMDEN EAST,	Frame Barn and Stables.	1015	400
9 PETERBORO'	S 9, B 51, No. 102, Carriage Factory and Blacksmith's shop.	C 6206	3900	19 PRIMROSE,	Barns and Outbuildings.	2000	....
	S 9, B 51, No. 104, Brick Dwelling.	B 4473	2750	19 KENILWORTH,	Hotel shed and Stables.	....	....
	S 9, B 51, No. 14-16, Tenement Dwellings.	3000	....	19 NEWBURG,	Barns and Contents.	2000	....
	S 9, B 51, No. 30, Cottage.	....	....		Barns and Contents.	1000	None.
	S 9, B 51, No. 44, Dwelling.	3000	....	19 WEST OXFORD,	Barns and Contents.	1000	None.
	S 9, B 51, No. 40, R. C. Dwelling.	600	....		Frame Barn and Contents.	B 700	400
	S 9, B 51, Dwelling.	200	152		C 1200	800	
	R. R. Car (Midland Ry.)	....	....	19 HAMILTON,	Frame store.	800	500
9 ST. CATHARINES,	S 3, B 22, No. 39 (rear), Brick store.	257	257	19 PORT HOPE,	Frame Barn and Contents.	600	500
9 CORNWALL,	Slaughter house and Stables.	721	500	20 KINGSTON,	Dry Goods store.	C 350	350
9 FALKIRK,	Dwelling.	....	....	22 ST. CATHARINES,	Frame Baker's shop.	....	....
	Telegraph Office.	....	....	23 DUNDAS,	S 1, B A, No. 25, Dundas Cotton Mills.	5000	5000
9 PORT HOPE,	Dwelling.	2854	2854		Boiler house and Boilers.	C 3000	3000
11 MONO TWP.,	Frame Barn and Crops.	1472	700		S 1, B 3, Nos. 21 to 14, Dry Goods Store.	B 2000	2000
11 ALMONTE,	Woollen Mills.	2000	2000		Fancy store.	C 1000	400
12 HAMILTON,	Dwelling.	176	176		Tailor's store.	C 500	250
13 ERIN,	Barn and Horses.	250	None.		Two Dwellings.	C 1000	....
13 VAUGHAN, 3rd con.	Barn and Contents.	1000	....		Druggist's and Dentist's store.	C 1900	300
14 HAMILTON,	S 18, B 103, Wharf and Storehouse.	1000	None.		Tinsmith's store.	B 1250	1000
14 ALLISTON,	Barns, Threshing Machine, Horses and Grain.	2000	....		Dry Goods store.	C 3500	1200
15 STAMFORD,	Frame barns and Contents.	4500	1900		Three Vacant Buildings.	B 1000	600
				25 GORRIE,	Frame store.	2000	1375
				25 WESTMINSTER, 2nd con.,	Frame store.	900	600
				25 STOUFFVILLE,	Frame store.	1200	1000
					Dwelling.	160	110
					Three Barns.	2500	....
					Foundry, Dwelling and Outbuildings.	6300	2640

PLACE—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE		PLACE—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
<b>ONTARIO.</b>				<b>QUEBEC.</b>			
DATE.				DATE.			
26 CHESLEY,	Carriage and Blacksmith's shop.	2000	....	QUEBEC (Queen's Wharf) Coals.		....	....
27 KINGSTON,	S 2, B 13, Grain Warehouse.	11553	10847	9 WARWICK VILLAGE,	Tannery.	1500	1100
27 RIVERSIDE,	Brick Kiln and Outbuildings.	6000	....	14 LAPRAIRIE,	Old Military Barracks,	6000	None.
27 LESLIEVILLE,	Barn, Contents, Cordwood and Stable.	1000	500	14 MILLINGTON,	Water power saw mill.	2500	1500
27 SNAKE RIVER (Mills)	Lumber.	5100	5100	16 QUEBEC,	2 wooden dwellings.	420	420
29 KINGSTON,	Hosiery Factory.	500	500	18 ST. ANNE DES PLAINES,	Dwellings, Barns, Stables and Contents.	8000	....
29 PARK HILL.	Herald Office.	500	500	19 ST. HYACINTHE,	Foundry and Machine shops.	17300	14454
	General store and Barber's shop.	C 1000	1000	Do	do	1140	419
	Store.	B 303	303	19 CHARLESBOURG,	Barns and Contents.	1000	300
	Dressmakers.	C 100	100	25 MONTREAL,	S 9, B 54, No. 193 (Commissioners St.)	100	100
	Dwelling.	C 150	100	27 MONTREAL,	S 4, B 13, Nos. 57 to 61 (St. James St.), Coffee and Spice mills.	B 1132	1132
29 DUNDAS,	S 2, B B, No. 13, Planing Mill.	12000	4000		Machinery	C 3600	3600
29 CROFTON,	Blacksmith's and Carriage Factory.	....	....	27 ST. SIMON (Rimouski Co.),	Dwelling and sheds.	1500	None.
30 MULMUR TWP.,	Frame Barn.	300	300	29 LOUISVILLE,	Steam saw mills.	8800	2000
				29 ST. LOUIS OF MILE END,	Dwelling and stables.	158	158
<b>QUEBEC.</b>				<b>NEW BRUNSWICK.</b>			
DATE.				2 MILLTOWN,	Block of 3 dwellings & stores	5000	1400
6 ST. HYACINTHE,	S 3, B 29, Nos. 18, 20 and 38, Agricultural Implements Factory.	12132	5374	5 ST. JOHN,	S 8, B 63, No. 51, Vacant Dwelling.	500	500
	S 3, B 28, No. 5, Blacksmith's shop.	255	255	7 NEAR FREDERICTON,	Dwelling.	800	400
7 ST. ALEXANDRE,	Frame stable.	B 250	100	7 UPPER SACKVILLE,	Grist Mill.	2000	None.
7 QUEBEC Conflagr'n,	S 16, B 182, Nos. 209-211 (St. Joseph St.), Dry goods store.	B 5000	3200	9 CARLETON (Lancaster street),	Barn and part of dwelling.	500	None.
	S 16, B 182, No. 213 (St. Joseph St.), Dry Goods store.	C 16000	13845	9 SACKVILLE,	Slaughter house.	300	300
	S 16, B 182, No. 215 (St. Joseph st.), Dry Goods store	2000	1700	9 WOODSTOCK,	S 2, B 35, Nos. 4 & 5, Barn, dwelling and furniture factory.	3000	None.
	S 16, B 182, No. 207 (St. Joseph st.), Grocery store.	B 4000	4000	29 HARVEY (Albert Co.)	Dwelling and store.	4000	2000
	S 16, B 182, No. 201-203 (St. Joseph St.), Dry Goods store	C 8690	6600	30 SALMON RIVER,	Barn and contents.	600	250
	S 16, B 182, Nos. 195-197 (St. Joseph St.), Dry Goods store.	C 14000	12000				
	S 16, B 182, Nos. 199-201 (St Joseph St.), Confectionery store.	B 5000	4400	<b>NOVA SCOTIA.</b>			
	S 16, B 182, Nos. 49-51 (Church St.), 2 Dwellings.	B 150	150	27 LITCHFIELD (Annapolis Co.),	8 Fishermen's dwellings.	1000	None.
	S 16, B 182 (Desfosses St.), small wooden house	C 850	850	29 MCNAB'S ISLAND,	Buildings.	2500	2150
	S 16, B 182, No. 49 (Church St.), Dwelling.	2500	1850	<b>MANITOBA.</b>			
	Notre Dame Convent.	100	100	26 WINNIPEG,	North-West Transfer Co.'s new stables.	5000	None.
		2000	1560	26 RIDING MOUNTAIN,	Hudson Bay mill.	....	....
		113	113				

**JACKSON RAE,**  
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 MONTREAL.

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 SAMPLES SENT OF SPECIAL LINES TO COUNTRY MERCHANTS  
 ON APPLICATION.



# LIST OF INSURANCE PLANS PUBLISHED BY

## PROVINCE OF NOVA SCOTIA.

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

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

SPECIAL SURVEYS. No. 1

**SPECIALTIES.**  
**RAILWAY**  
 Surveys, Estimates and Construction.  
**CORPORATION AND WATER WORKS.**  
 Real Estate, Plans and Street Profiles.  
**INSURANCE**  
 Surveys, Diagrams and Views.

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

## PROVINCE OF ONTARIO.

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

## P. E. ISLAND.

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

## NEWFOUNDLAND.

- ST. JOHN'S
- Harbour Grace
- Carbonear

## REFERENCE BOOKS.

- ville
- ford
- ton

## PROVINCE OF MANITOBA.

- Winnipeg
- Emerson
- Portage-la-Prairie

## PROVINCE OF QUEBEC.

- Acton\*
- Aylmer
- Beauharnois
- Bedford
- Berthier
- Brigham
- Buckingham\*
- Coaticook
- Coteau St. Louis
- Cowansville
- Danville\*
- East Farnham
- Frelighsburg
- Granby
- Hemmingford
- Hochelaga
- Hull\*
- Huntingdon\*
- Joliette
- Lachine
- Lachute
- Laprairie
- L'Assomption\*
- Lennoxville
- Levis
- Longueuil
- Maskinonge\*
- Melbourne
- MONTREAL
- Part I.
- " II.
- " III.
- Nicolet
- Ormetown D'rm\*
- QUEBEC
- Quebec Coves
- North Side
- Quebec Coves
- South Side
- Richmond
- Riviere du Loup\*
- Rock Island
- St. Andrews\*
- St. Cunegonde
- St. Eustache\*
- St. Gabriel
- St. Henri
- St. Hyacinthe
- St. Jean Baptiste
- St. Jerome
- St. John's
- St. Louis of
- Mile End.
- St. Scholastique\*
- St. Therese\*
- Shefford\*
- Sherbrooke
- Sorel
- Stanbridge\*
- Stanstead
- Sweetsburgh\*
- Terrebonne
- Three Rivers
- Valleyfield
- Waterloo
- West Farnham

## CITY ATLAS.

Montreal.

## PROVINCE OF NEW BRUNSWICK.

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

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