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INSURANCE SOCIETY

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

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MONTREAL, JULY 20, 1882.

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A committee from the Association of Fire Underwriters of Montreal are to meet the Fire Committee of the City Council to-morrow (Friday, 21st), to express dissatisfaction with present means for the extinguishing of fires, and to suggest means for the amelioration of appliances and management.

We hope to be able to record in our next issue that wise and practical propositions were made; that they were met in a friendly spirit, as coming from men who had the benefit of their city at heart, and who knew the real wants and could point out the necessary remedies for present shortcomings; and also that active steps had been taken by the Council to place Montreal in the front rank among cities as providing a thoroughly well equipped, well organized and well drilled Fire Brigade.

At last an association of fire underwriters is being formed in Montreal—adhesion having been agreed to by all companies interested—only three having added a proviso—one that the object of the association shall not be to establish a tariff, another that a tariff shall be framed, and the third and youngest member of the fraternity qualifying itself by stipulating that the association "behave itself properly."

To recommend moderation and forbearance to the members, may seem superfluous, and perhaps impertinent, but that the remains of old wrecks are yet visible; and, as in all things mundane, perhaps specially so in the present instance, the dangers of Scylla and Charybdis are still as real as in past ages.

Though good and tried men may be at the helm, it behoves each and all to assist to their utmost to promote good fellowship, fair dealing, and friendly mutual help—each one perhaps giving way in some matters of special benefit to his company's own interests, for the common good, which must most certainly redound to that company's benefit in a far greater measure, and with such satisfactory results as will by far outbalance the temporary loss submitted to.

For the credit of our city, the metropolis of Canada, for the credit of our general agents and managers acknowledged

to be of equal ability to those of other districts, for the credit of the standing of the local underwriters of Montreal—let it not be said that the harmonious, effective and profitable well-working of an association is beyond their capabilities—and for the sake of the benefit of their companies and of their own peace of mind, to say nothing of their pecuniary profit, let each and all resolve that the head-quarters of fire underwriting in the Dominion shall henceforth set a sterling example of uprightness and straight dealing to all the dependent organizations that will spring up through the country, and thus prove itself a common centre for such to rally round, and in times of danger to appeal to.

The New Brunswick Association has been in an active state since its inception in 1865. The Toronto Board holds its head high as a substantial organization. The London Board is struggling bravely for a successful existence. Surely the wave of consolidation and amalgamation that now seems to flow over the business communities of the whole world should not be allowed to ebb, before the keel of the Montreal Association of Fire Underwriters is so substantially laid, that any petty jealousies that may and will possibly arise will not be allowed to hinder the permanent establishment of that which will be a "good thing all around."

In another column we present a description of the compact in the West from the *Spectator*.

Among the many feasible ways of putting an end to the present unprofitable and disheartening state of affairs this appears to have the element of success.

How far it could be applied to the Canadian field with practical good results, we would like to hear discussed.

Would a few members of INSURANCE SOCIETY spend an odd hour now and again in perfecting a remedy for existing troubles, they would benefit themselves and probably help others.

No difficulty is so great that it cannot be met and conquered, but to us the general despondency prevailing has been the sorest trouble of all.

Now that the *laissez-aller* spirit seems to be giving way to a wave of determination, let that wave be crested by some few who will aim at devising practical schemes and then influence the rest to see them realized.

To any such practical men we shall gladly offer the use of our columns, the more so as INSURANCE SOCIETY was established with the idea that many would be glad of an opportunity to advance feasible propositions for the general well-being of their class, and for the welfare and active progress of their profession.

FIRE REINSURANCE.

Much has been written on the above subject from parties holding exactly opposite views, and also from those who take a middle course, and, while deprecating fire reinsurance as a whole, yet think that under some circumstances it may be advantageous even to a company transacting only that kind of business. We have been somewhat amused of late in observing the "change of front"—if we may use the expression—adopted by the United States Insurance Journals since the advent of one or two reinsuring companies to this side of the Atlantic. Formerly no denunciation could be more scathing or complete than that issued by those very Journals of the folly in companies, either from Europe or America, entering into the business of fire reinsurance, but "*tempora mutantur et nos illis mutamur*," and no sooner does a reinsuring company make the deposit in Albany than it is hailed with acclamation as supplying a much-needed want! Of the two we believe the company reinsuring in the States will have a harder road to travel than would be experienced by a similar company in Great Britain, for the reason that the average lines on select business are smaller in the former than in the latter, consequently not requiring so much reinsurance and, therefore, a greater proportion of the risks ceded will be specially hazardous.

The business of fire reinsurance may be divided into three classes, viz. :

1. Reciprocal Reinsurance ;
2. "Pro rata" Reinsurance ;
3. Surplus Reinsurance ;

which we will proceed to consider in the order named.

1. *Reciprocal Reinsurance*.—Strictly speaking this can scarcely be classed as part of the business of fire reinsurance, as it simply consists of ceding portions of risks which the company thinks too heavy to retain the whole of, or because it is what is termed too crowded in a particular neighborhood. It is quite optional with the company to which the risks are offered to accept or reject the same as though the business came direct—and reciprocity follows, nay is even expected, for if Company A finds Company B ceding a fair share of its excess lines it will naturally be more inclined to give business in return, rather than to a company from which it receives nothing. We look upon this interchange as not only perfectly legitimate, but, as fire insurance is now conducted, as absolutely necessary and we repeat it is not what is meant by reinsurance in its strict sense.

2. "*Prorata*" Reinsurance.—We next come to reinsurance pure and simple : one company entering into a contract to reinsure a certain proportion of every risk accepted by another company in a certain country or countries, the liability commencing simultaneously, and in fact it is a regular partnership transaction ; and a profit or loss to the direct company must of necessity result in either the one or the other to the reinsuring company. We see no valid objec-

tion to this class of reinsurance being an arrangement made between the two contracting parties, fair and equitable for both, without in the least interfering with the interests of the insured. We of course are presuming that the commission paid for the business by the reinsuring company is just and reasonable.

3. *Surplus Reinsurance*. Lastly, we arrive at that reinsurance which is most common and on which companies confining their business entirely to reinsurance depend almost exclusively for support. Sometimes this business is conducted through the form of a treaty—the one company agreeing to give and the other to accept the surplus lines of the office, doing the direct business up to a fixed amount ; and if it is the *first* surplus the reinsuring company's liability will commence immediately the direct company's limit is reached ; but if it should be the second surplus then the reinsuring company will receive no share of a risk until the first surplus is filled up, and so on. But these treaties are generally for the business of countries or places at a distance from the offices of the reinsuring companies or where they have no agencies, and there is a great deal of surplus business which is handed to said companies as it comes in very often upon those risks on which all the direct offices are full, and generally, we may add, upon property on which few care to carry heavy lines !

We have thus reached what is called the "hard pan" respecting reinsurance, which mainly consists of relieving direct companies of their surplus business. First surpluses, it will be easily understood, are preferable to second or third, since a larger proportion of the direct company's entire business is received, but even first surpluses by no means represent a "pro rata" share of that business, being still only surpluses, and though a large company may reinsure a very fair proportion of its specially hazardous risks, yet it merely cedes a trifling amount of its select business, for the simple reason that it can almost always carry the whole of such itself. What a small proportion, for instance, of dwellings or other first class non-hazardous risks will the reinsuring company receive compared to manufacturing or other specials, so small indeed, that they will be "like two grains of wheat hid in two bushels of chaff ; you shall seek all day ere you find them ; and when you have them they are not worth the search !"

Surely when we see what fire reinsurance (as a distinct business, not as a help) really is we need not be surprised at its want of success. One company after another has tried it in Great Britain and retired in course of time "sadder but wiser" for their experience ; and we cannot comprehend why the same principle should be more successful in the States, but on the contrary, as already explained, every reason why it should be even a greater pitfall for those who attempt it. We cannot hope that our words will have much effect, experience on this side, as in the Old Country, must be the same teacher to prove that the laws governing fire insurance are like those of the Medes and Persians, fixed and unchangeable. Nevertheless it shall not be said that we uttered no note of warning to those rushing into danger.

MORTALITY EXPERIENCE OF THE AUSTRALIAN MUTUAL PROVIDENT SOCIETY.

A most interesting report has lately been issued by the Australian Mutual Provident Society on their mortality experience during the thirty years from 1849 to 1878. This company is already one of the very largest life assurance corporations in existence, and, if it continues to progress as it has done, will soon be the largest in the British Empire. Its beginning was in reality that of a friendly society, and it certainly never entered the minds of its founders that it would become the gigantic institution it now is. Its growth can be seen by the following figures :

Year.	Policies Issued.	Policies in force.	Income.	Assets.
1849.....	£10,100	£ 9,000	£ 258	.....
1855.....	98,250	220,830	7,518	.....
1860.....	248,925	941,810	33,617	.....
1865.....	476,622	2,717,909	113,185	.....
1870.....	675,135	4,749,997	234,937	.....
1875.....	1,487,357	9,054,763	391,335	.....
1880.....	2,181,258	16,030,994	715,325	£3,425,148

The report referred to is a well got up book of some 70 large pages, with a number of colored diagrams and full statistical tables. As an index to what weight to attach to the results shown by it, a comparison is made with the data on which the published experiences of other companies are based. From this we extract the following, mentioning only those with which our readers are most familiar :

NAME OF OFFICES.	No. of yrs. embraced in obs'ns.	No. of lives assured.	Number died.	Years of life exposed	Average duration of Membership.
Seventeen Offices.....	131	83,905	13,781	712,164	8.49
Twenty Offices Hm. combined.....	142	146,847	23,856	1,350,762	9.12
Ten Scotch Offices.....	47	91,198	11,947	779,220	8.54
Equitable Eng.....	67	21,398	5,144	226,872	12.25
Eagle.....	44	7,419	1,437	61,893	8.34
Scottish Amicable.....	34	10,255	773	56,302	5.49
Mutual N. Y. 1856.....	15	15,452	750	68,618	4.44
Mutual of N. Y. 1873.....	31	101,967	5,515	578,113	5.64
Mutual Benefit, N. J.....	34	87,127	6,739	568,941	6.53
Austr. Mutual Provt.....	30	41,710	1,688	210,413	5.04

Of the policies issued by the A. M. P. S., 73.3 per cent. were still existing at the date of the investigation, 22.7 per cent. had been discontinued, and 4.0 per cent. had died. The average age at entry was 32.6 years, or, excluding children's endowments, 34.6.

The following shows the expectation of life, compared with that of some other tables. It will be noticed that the Australian experience is decidedly the most favorable for the earlier ages at least, surpassing even that of the Mutual of New York, which our American friends have been in the habit of priding themselves in. The actuary says : "as a general statement it may be safely affirmed that there is no existing published table of any office, or body of offices, which exhibits a more favorable view of the expectation of life than that shown by the experience of this Society." It

must be borne in mind that the average duration of the policies of both the Australian Mutual Provident and the Mutual of New York was but short, and the effect of the medical selection had not yet entirely worn on perhaps the majority of their policies.

EXPECTATION OF LIFE.

Age	A. M. P. Society.	Hm.	17 offices.	Whole of England.	Carlisle.	Equitable Eng.	Law Life.	Eagle.	Mutual Benefit N. J.	Mutual N. Y. 1873
10	54.2	50.3	48.4	47.1	48.8	48.3	50.6	.....	.....	52.0
20	46.0	42.1	41.5	39.5	41.5	41.4	42.9	38.0	.....	45.0
30	37.7	34.7	34.4	32.8	34.3	34.5	35.5	31.9	37.2	37.6
40	29.6	27.4	27.3	26.1	27.6	27.4	28.1	25.5	29.5	29.9
50	21.7	20.3	20.2	19.5	21.1	20.4	21.0	19.4	21.9	22.2
60	14.3	13.8	13.8	13.5	14.3	13.9	14.4	13.5	14.9	15.0
70	8.5	8.5	8.5	8.9	9.7	9.1	9.4	8.9	9.4	9.4

Another table puts the results in another form and we make some extracts from it.

NUMBERS LIVING OUT OF WHICH ONE WILL DIE IN A YEAR.

Age	A. M. P. Society.	Hm.	17 offices.	Whole of England.	Carlisle.	Equitable Eng.	Law Life.	Eagle.	Mutual Benefit N. J.	Mutual N. Y. 1873
10	422	204	148	178	223	139	694	.....	.....	166
20	181	158	137	120	142	135	160	97	.....	163
30	239	129	119	99	99	122	138	84	151	154
40	154	97	97	77	77	91	103	70	125	131
50	94	63	63	53	75	66	64	48	84	90
60	47	34	33	30	30	32	38	32	43	46
70	16	16	15	14	19	16	17	15	18	19

Attention is drawn to the fact that by their experience the chances of a man's surviving a year improve with every year of his age from 20 to 26. Their mortality at age 20 was nearly as heavy as at age 34. They say : "It can hardly be possible that this somewhat curious result is entirely due to paucity of data at these ages or to accidental circumstances, for exactly similar anomalies have been observed at nearly the same ages in various other sets of observations, and it has, in fact, been questioned whether the rate of mortality during the period from 20 to 24 years of age is not greater than it is from 25 to 29." Although undoubtedly there is much truth in this, we have little doubt but that their experience shows a more decided curve than really exists as a rule. The sentence we have quoted, however, makes strange reading when placed beside the tirades which some actuaries have written against certain tables because they showed somewhat similar irregularities. Some writers have set so steadily before them the idea that the rate of mortality should and must increase with every age, that they will not allow themselves to see that the facts and their theories do not always agree.

We are startled to see the extent to which the loading of lives has been carried by this company. We had no idea that such a state of matters existed anywhere. About two out of every three applicants had an addition made to their age! Their experience in the two classes of healthy and impaired lives is given below.

ASSURANCES.	Years exposed after age 15.	Actual deaths.	Death expected by Hm. table.	Ratio of actual to expected deaths.
On select lives.....	82,729	579	867	.666
On impaired lives, according to the assumed ages.	113,210	993	1,446	.687
On impaired lives, by their true ages.....	113,210	993	1,245	.798

It must not be thought that all those loaded lives were diseased, as we understand it. The great bulk of them would no doubt be considered by us quite healthy lives. We are convinced that loading is the proper way of treating lives which are under the average, but we are equally convinced that when carried to such an extreme as this it becomes a positive nuisance. Small extras are of but little importance to a company, while they are very annoying to the assured. Moreover, the amount of business which is driven from the office, and out of which a fair profit could be made at ordinary rates, would much more than make up for the extras. When the amount of the extra which may be deemed necessary is less than the amount which that risk would contribute to the ordinary fixed expenses of the company annually, that company cannot, with a proper eye to its own interests, afford to let that assurance pass its doors. We venture to predict that if the Australian Mutual Provident would alter its plan of doing business in this regard, its progress would be very much more rapid than otherwise, and its profit returns to its policy holders be even larger than they are now. We are glad to see by the last quinquennial report that quite a change has been made lately in this part of the practice of the company.

There are many other points of deep interest, but we have not space to refer to them. In closing we would say that the work, which is the first of the kind ever published in Australia, is highly creditable to those who produced it and to our Antipodean fellow-subjects generally. We will gladly hail the more technical supplement which we are promised will follow soon.

THE GREEN-EYED MONSTER.

As the Insurance community is pretty well aware by this time, the New York Legislature, at the instigation of Superintendent Fairman, has lately passed an Act forbidding Foreign Insurance Companies admitted into that State from advertising or publishing any but their United States assets, upon the plea that then those companies will be placed before the American public on their proper and equitable merits. That this argument is utterly false in practise as well as theory has been demonstrated over and over again, and no one knows the fact better than Mr. Fairman himself, but it is a plausible argument with which to gull the lover of fair play—making him think that hitherto the native companies have been at an unjust disadvantage—and a capital blind to conceal the real objects of the Act, namely, the belittling of Foreign and the protection of certain home companies, the latter having suffered, "tell it not in Gath, nor publish it in the streets of Ascalon," not from the strength of the former but from their own weakness.

In our opinion there is but little doubt that both these objects will be defeated, and that the Act founded upon jealousy will emphatically "mock the meat it feeds upon,"

for insurers of property in the States have begun to consider the presence of Foreign Fire Companies a positive necessity, and would contemplate their withdrawal a national calamity, removing as it would remove, an amount of capital which the mercantile community could, to say the least, ill afford to lose. Indeed, such is the faith with which the conduct of the large English companies has inspired the American insurer that we will venture to say that, without publishing a figure in any advertisement, they can secure business as easily as heretofore. None the less, however, because it fails in its object is the Act mean and contemptible.

On the other hand, to suppose that this new law will assist American companies by diverting business hitherto given to Foreign companies on the strength of their Head office assets we think will be proved a delusion, for whatever Superintendent Fairman may publish, our friends over the border are quite shrewd enough to know that those head office assets are liable for any losses which may occur, and it would be as absurd to assume the reverse as to say that the chief office of a bank is not accountable for debts at its branches. The strong American companies, and there are many such, would, we are fully convinced, be ashamed to resort to a subterfuge like the Act we are discussing in order to retain or push their business, for to do so would be simply a confession of weakness, and so far from any lasting benefit resulting from inimical legislation, it will be found in the end to become injurious to those it was intended to serve.

As a kind of satire upon Superintendent Fairman's effort to stem the tide of Foreign Insurance immigration into the States, scarcely is the ink dry, so to speak, with which the Act is printed than the "Sun" rises over New York, tipping its hills with gold, having been kept away so far by its old-fashioned prejudice in declining to give its Home office statement.

The late Superintendent, Mr. Smyth, once passed an Act (speedily repealed) that no Foreign Fire Company should enter New York State unless its capital was fully paid up, the effect being to keep out companies like the "Alliance" of London, and admit any weak office which could raise sufficient funds to make the legal deposit.

We hardly know which of the two Acts is the most foolish, but they both certainly were instigated by the same petty motive, and we can only conclude by sincerely warning all Legislatures to "beware of jealousy."

FIRE INSURANCE RETURNS TO ONTARIO GOVERNMENT.

We are favored with a copy of the abstract report of the Inspector of Insurance for the Province of Ontario, through the courtesy of Mr. J. Howard Hunter.

This abstract report is compiled from the statements furnished by the companies for the year ending 31st December, 1881, and shows their financial position as represented by themselves.

There are 59 Fire Insurance Companies reporting to the Ontario Government, 4 joint stock, 6 mixed Mutual and cash system, and 49 purely Mutual.

On another page we present a concise tabulated summary of amount of premiums, losses and expenses, and of assets and liabilities, compiled from the returns made to Government by each company. As 33 of the Mutual Companies have each less than 1,000 policies in force or their \$1,000,000 at risk, we have given the total figures for these under the name of "Smaller Mutuals," summarized in one item.

FIRE INSURANCE BY ONTARIO COMPANIES,
FOR THE YEAR ENDING DECEMBER 31st, 1882.

COMPILED FROM ABSTRACT REPORT OF THE INSPECTOR OF INSURANCE FOR ONTARIO.

COMPANIES.	Net Cash Received for Premiums during year.	Losses paid.	Expenses of Management.	Amount at Risk.	Assets, excepting unassessed Premium Notes.	Unassessed Premium Notes.	Total Liabilities (except Capital Stock), including Reserve for unearn'd Premiums
	\$	\$	\$	\$	\$	\$	\$
STOCK.							
1 Standard	43,762	46,092	22,740	5,620,903	62,438		47,707
2 Mercantile	34,271	23,678	10,567	3,398,586	49,633		23,177
3 Queen City	12,945	4,548	8,385	1,961,899	108,550		8,433
4 Alliance	9,918	1,187	10,430	917,169	32,910		12,676
Totals.....	100,000	75,505	52,222	11,898,557	253,531		91,993
MIXED.							
MUTUAL AND CASH SYSTEM.							
1 Waterloo County.....	74,458	46,440	19,637	10,316,886	42,491	133,428	29,097
2 Gore District.....	39,596	19,308	14,802	4,873,351	45,510	90,158	16,911
3 Victoria General Branch.....	22,828	15,847	9,284	5,860,240	15,684	17,131	38,033
4 " Hamilton "	4,931	5,907	3,573	1,736,814	5,255	47,222	250
5 Hand-in-Hand	16,855	16,749	5,462	1,750,183	45,459	10,254	8,945
6 Ontario	11,313	5,861	6,369	3,383,707	9,667	15,297	10,049
Perth County Farm Branch.....	6,502	5,707	3,740	2,243,145	12,369	18,536	2,057
" " Town "	1,714	220	777	445,660	7,430	3,884	945
Totals.....	178,197	116,039	63,644	30,609,986	183,865	355,910	106,287
PURELY MUTUAL.							
1 Dominion Grange.....	14,457	10,581	6,973	5,255,571	14,280	100,697	Cash Liabilities. 2,614
2 Wellington	12,520	11,335	5,647	2,647,207	13,775	244,368	9,011
3 Econometical	9,504	2,918	2,662	1,427,847	15,718	47,561	.....
4 Huron and Middlesex.....	7,887	2,414	4,830	885,310	3,655	20,113	5,761
5 Dumfries	6,547	6,352	1,153	3,057,209	766	138,631	950
6 Brant County.....	5,006	2,373	1,826	1,948,716	1,521	51,045	2,614
7 McKillop	4,885	4,690	1,324	2,050,010	497	48,182	224
8 Howick Township	4,343	3,614	2,656	2,238,891	641	96,991	2,513
9 Walpole	3,829	3,166	398	1,009,292	370	18,251	.....
10 Lambton	3,701	4,357	1,000	1,513,008	1,736	10,598	61
11 Waterloo North.....	2,587	1,574	2,210	1,649,909	836	79,998	.....
12 Hay Township.....	2,482	1,316	353	1,143,100	970	23,310	.....
13 Nichol	2,089	1,248	1,364	1,528,393	2,108	22,799	27
14 Westminster	1,924	5,803	451	1,017,515	7,228	16,557	8
15 Peel County.....	1,849	1,020	797	1,621,779	295	22,418	1,000
16 Sydenham	1,422	914	678	1,152,607	587	21,429	.....
17 33 Companies having each less } to than \$1,000,000 at risk, or } 49 less than 1000 policies in force. }	85,032	63,675	34,322	30,146,364	64,983	962,948	23,278 partial.
	32,972	17,905	11,654	14,122,420	17,741	357,138	10,017 partial.
Totals.....	118,004	81,580	45,976	44,268,784	82,724	1,320,086	34,295 incomplete.

SUMMARY.

4 Stock Companies.....	100,896	75,505	52,122	11,898,557	253,531		
6 Mixed (Cash and Mutual).....	178,197	116,039	63,644	30,609,986	183,865		
16 Larger Mutual.....	85,032	63,675	34,322	30,146,364	64,983		
33 Smaller Mutual.....	32,972	17,905	11,654	14,122,420	17,741		
59 Ontario Companies	397,097	273,124	161,742	86,777,327	520,120	Dissimilar.	Dissimilar.

THE MONTREAL FIRE DEPARTMENT PAST AND PRESENT.

BY ALFRED PERRY.

(From the Herald.)

The city of Montreal became incorporated in the year 1841, and one of the first acts of the Corporation was to organize a fire department. Considerable caution was exercised in the selection of a competent head and officers of companies as well as members of the department.

To the late B. Lyman, as Captain of the Union, with N. S. Frost as Lieutenant; Captain M. Morris, of the "Hero;" W. Speirs, of the "Queen," and Arthur Samuels, of the Hose (all now dead), with others now in the city, was entrusted the protection of property against fire. The fire engines and other apparatus placed at their disposal was of the most old-fashioned and crude description. Reels to carry the hose of the companies were not in existence or required, as its use from the fire engine was never dreamt of. The goose neck from the top of the engine was the order of the day. Each member composing the department gave his service gratuitously, the whole company forming a volunteer force in which each individual took great pride. As to water it might be said there was none to be obtained, unless what was during the fire drawn by puncheons from the St. Lawrence River.

For a short time after the organization things remained unimproved. At last rivalry between the companies sprang up, as to which should be at the fire first and do most effectual service. Drill was adopted by each company. Competition became keen. Once drilled, improvement in the apparatus soon made itself apparent. The old "Cataract" goose neck engine, the little "Union," and others were discarded and replaced, largely at the members expense, by the more modern American engines, "Proctor" and "Union," and others of similar make. Weekly drill led to this improvement.

The use of the old leather fire bucket was found not to be equal to empty the puncheon and furnish a supply to the Engines. Drill and competition furnished a substitute in the adoption of the suction crook direct to the pumps. Weekly drill gave an impetus to the remodelling of the system by degrees. The old tin lantern, lit up with a tallow candle at night, swung out from the belfry of the old French Parish Church tower to denote to the force the section of the city in which their services were required. That was supplanted by the bell at the several fire stations.

Drill in a few short years led to their discontinuance also, and the introduction of the fire alarm telegraph. Drill was the means of introducing the system of competing against fire in the interior of burning buildings, and not from the engine top stationed in the street, as was the universal custom previously. Drill led to the abandonment of the fire-engine and the introduction of the existing water-works with its hundreds of hydrants throughout the city. Drill was the means of dispensing with manual labour to draw the engines, reels and other apparatus, to fires. Drill at this time made the Montreal Fire Department a model, which was copied by New York City, and shortly after by other cities of the U. S.

It was very properly believed that with such a perfect system and appliances it would be safe to reconstruct the brigade, and make it a permanent and solid organization, with some 50 men instead of 400. Unfortunately it has proved a total failure, as is demonstrated in every instance when such buildings as were lately burned on Victoria Square get well under fire. I attribute this solely to the want of discipline of the men.

We are told that the Skinner Ladder was useless when brought into position at the fire in question, simply because it was found to be too short. Why should this have been the case? That block had been erected for years, and there are many dozens of similar height in the business part of the city. Ladders are never required to reach the roof of a house of medium height. If drill, as under the volunteer system, had been practised by the department, they would have known that it was not possible to reach the roof of a seventy-foot building from the ground with a sixty-foot ladder.

Drill the existing force weekly and constantly and they will soon be found to be equal to contend successfully against a high building as they now have the credit of doing to a low dwelling or shed. Drill would soon enable the city to dispense with one-fourth of the force, which would then be much more efficient than at present. It would

permit of the pay of the remainder to be so increased as their calling demands. Drill would eventually abolish the annual killing or maiming of members of the force, which of late years has been very severe. Drill would create an *esprit de corps* amongst its members and obviate the reproach made apparent daily, from the lowest grade member to the head of the department, of being ashamed to wear their uniform off duty. Drill would teach the men that the time had arrived for the abandonment of that cumbrous and ancient flexible branch. They would learn that a small copper pipe, one third of its length and weight, would throw a stream from any hydrant with equal pressure 17 to 20 feet further.

Drill would enable the men in charge of the steam engine to know that it is useless to run the machine to the fire and expect it to be of service on its arrival, unless there is fire under the boiler, as was shown at the late fire, when it got on the ground. Drill would have also proved that if such a machine is left standing outside the building in the coldest of winter nights the tubes leading to the pumps with water in them, would be liable to burst, which has been the case more than once. Drill would enable firemen to extinguish fires with more ease and thoroughness, and with much less water than is at present required. It would soon do away with the yells and screeching practiced now. Drill would put an end to the cause which induced the press as well as the spectators at the late fire to denounce the inefficiency of the whole force.

The city has spent its millions to protect property from fire. No one spot could be selected where the abundance of water was more available with a pressure equal to any requirement, and what was the result, but universal disappointment and enormous loss to the underwriters. It cannot be expected that the members of the Corporation individually can attend to the extinguishment of fires, but it is for them to insist that the men employed and paid to do it should be drilled to the highest point of efficiency. The men and officers, if kept on the force, should have some more interest than waiting to sign the monthly pay list.

I suggest to the Fire Committee that the time has arrived to abandon the permanent paid department, and substitute in its stead a volunteer force. If not, then insist upon the paid department being so remodeled as to give the city confidence in their efficiency for the future. It is useless to remain as we are. Men must have confidence in the heads of the department. This can not be secured if they are never to be found, unless sitting in the City Hall daily from 10 o'clock to 12.

Since the present force has been in existence I am not aware that in a single instance has there been an attempt made to adopt anything different from what existed under the old organization. I am well aware there is ample room for it as well as for an improved mode of giving fire alarms, but the heads of the Department never think of adopting anything new.

THE NEED OF BETTER FIRE RISK CLASSIFICATION.

Commissioner Hines of Maryland says:

"The public are becoming aware of the fact that in Fire Insurance there exists no basis for any rate of premium that is of any value as a general guide, and until the companies agree to classify their business on a uniform plan, and submit their individual experience to some central office, by which means a combined experienced rate may be ascertained, the result of the labors of any such organization as I have referred to must be that the insuring public will not feel themselves any more bound by Arbitrary rates, but will continue to "try the Market," as they do now, with a view to getting their insurance as cheap as possible."

—With the loss rate up to 70 to 80 per cent. and the premium rates down to 20 to 30 per cent., wherein lies the difference between companies accepting risks that cannot pay (saw mills for instance, at 21s, with ten per cent. discount for appliances) and so defrauding their shareholders, and merchants, who, immediately upon the receipt of quantities of merchandise from the manufacturer, throw these into an auction room to realize about one-half of their original cost? In both cases the result is the same, disaster to those doing so, and heavy losses to the providers of either the capital or the merchandise.—*London Review.*

FIGURES AGAIN.

As proving that it is the principle of conservative, money-making companies to support the plan system.

A correspondent of the *Review* presents a tabulated statement from reports of 23 English Fire Companies in 1881.

Of these 23 companies—11 have Agencies in Canada.

Of these 11—7 (*Class A*) give plan system a reasonable support and 4 (*Class B*) do not.

The result of the business in 1881 is:

	<i>Class A.</i>	<i>Class B.</i>
Percentage of Losses	64.0	71.4
“ of Expenses	30.0	28.8
“ of Trade Profit	6.0	—0.2

It evidently is part of the general policy of successful companies to adopt such appliances and information as the plan system affords.

THE “COMPACT” IN THE WEST.

From the Spectator.

The regulation of insurance matters in special localities by what is termed the “compact” is a new feature in underwriting that has recently come into vogue in the West. Few persons in the East, outside of company managers, have a knowledge of the workings of the new system, and for the following outline of it we are indebted to a Western manager who has been instrumental in putting it in force. The “compact” originated among the local agents at Kansas City, its author being a young lawyer and himself an agent for several companies. In that city the agents had been at loggerheads for a long time; they could not agree in the local board, and rate-cutting and other evil practices were indulged in to an unlimited extent. Much ill-feeling was engendered between the agents in consequence of this excessive rivalry. Finally, the “compact” was suggested, and, after consultation with company managers, was adopted, and proved to be a panacea for all the ills the underwriters there were suffering from. The plan is simply this: the companies select a manager for the city, who is not identified with any company, and who gives bonds that he will not engage in the agency business in that place for at least three years after he shall have ceased to be manager. An agreement is then signed by the agents to the effect that they will faithfully observe the tariff of rates fixed by the manager, and that they will submit to him a daily report of their transactions. The manager inspects these reports, and if any policies are written in violation of the rules adopted, he orders them canceled immediately, and the offending agent is fined \$50 for the first offence. If violations of the rules are persisted in by an agent, the manager is authorized to go into his office, take possession of his books and papers, and terminate his contracts with the companies. The companies represented are bound not to write policies over their counters on property that has been rated under the “compact.” One of the first things the manager does is to form the acquaintance of the principal insurers in the city, and, in their presence, to survey and rate their property, explaining by what means they may reduce their rate, and instructing them as to the hazards surrounding their property. The nature of the “compact” is explained, and insurers made to understand that they can obtain their insurance from the local agents only. This is found to be satisfactory to the insured, and has resulted in the adoption of means of fire prevention that have, in many instances, materially improved the risk and modified the rate. The

manager is given absolute power to supervise the transactions of agents, and to relieve them of their companies if they violate the “compact.” Of course, this requires the consent of the agents and the companies, but the arrangement thus far has worked so well that it has been put into effect in some fifteen or twenty cities where the demoralization in the business was complete before its adoption.

The success of this system must depend largely upon the good sense and entire impartiality of the manager. He must know the secrets of every agency, and have sufficient discretion to keep them to himself. He must also be an expert underwriter, capable of surveying risks, fixing suitable rates, and of fairly and impartially supervising the business of all the agents under his jurisdiction. He is paid a liberal salary by the companies that are parties to the “compact,” and is not in any manner dependent upon the favor or good will of the agents over whom he exercises control. Being necessarily familiar with all the business done by all the agents in his jurisdiction, the manager might be tempted to establish an agency for himself, but is restrained by the bond he has given not to engage in the business in that locality for three years after ceasing to be manager. This “compact” system has been in operation some months in one or two cities, and a lesser period in others; it may be said to have passed the experimental stage. Under it, harmony has been established where chaos previously reigned, and agents that were heretofore at sword's points now constitute happy families, not only in their business relations, but socially. Where they failed to agree upon any policy proposed by themselves, they have fallen gracefully and cheerfully into line under the leadership of their manager. Of course, each one is at liberty to prosecute his business in his own way; no restriction is put upon him as to the methods he shall adopt to secure patronage; only it is stipulated in the “compact” that certain things shall or shall not be done, and each has a voice in determining what these things required or prohibited shall be. Whether the “compact” system is to prove the cure-all for underwriting abuses remains to be demonstrated. In the West, at points remote from the direct influence of the home offices, it has been found thus far to meet the most sanguine anticipations, but whether it will bear transplanting to the Eastern field, where company managers abound, is doubtful. The West is so entirely different from the East in its methods of doing business, that what is successful there is quite apt to prove a failure as it approaches the seaboard. But much good has come out of the West in the past, and even Eastern underwriters have received valuable suggestions and instructions from that section. Possibly the “compact” system may bear transplanting, and it is even possible that its adoption might be successful in Eastern cities where local boards and tariff associations have utterly failed. An experiment or two would soon determine whether or not this vigorous product of the prairies will thrive in the salt air of the Atlantic coast.

MORAL INSURANCE.

From the World.

Civilization may be defined in a rough way as the division of responsibility. The savage builds his own house, digs out the hollow log for his yacht, kills the material for his dinner, executes his enemy, divorces his wife, and, in due time, burns or buries her himself. The cultured man does all these disagreeable duties by proxy. In like manner he finds it convenient to lighten his cares by shifting as many of them as possible on to other people's shoulders. He pays an insurance company an annuity for relieving him of the duty of providing for his family, rebuilding his house if burnt, or replacing his furniture if destroyed. For twopence a head there are speculative gentlemen in the city who will take their chance of having to make good to any number of widows and orphans the defunct products of a railway accident; and

there are several associations which readily agree for a modest subscription, steadily paid in advance, to guarantee the soundness of your drains, the health of your horses, your doctor's bills, and the honesty of your clerks, or make somebody else pay all round for the damage done. But though it is doubtless very solacing to know that by joining the Antediluvian Order of Buffaloes we can be physicked free, or be put under ground at an absolute profit to our surviving—but not disconsolate—relatives by becoming members of the Ancient Order of Foresters, men do not live solely to make it hot for the sanitary authorities, and the anticipation of being carried to Kensal Green in good style affords but a moderate satisfaction to men not imbued with the Chinaman's philosophy. It is also not impossible that the victim of a color-blind signalman is incapable of appreciating the comforting fact that in the course of a month or two the railway company will require to pay smartly for the fatal compound fracture under which he is groaning. Nor do these insurance companies, which undertake to guarantee, if not the honesty, at least the result of the dishonesty, of their clients, exactly meet our wants. Probably few of us are consumed with a desire to forge anybody's name, to manipulate cheques, or to rob a bank. And, not unlikely, a still smaller number of us never have an opportunity of indulging in any of these vicious luxuries; while no system of moral insurance as yet devised has undertaken to save the erring subscriber from the legal consequences of his knavery, or even that the wordiest of counsel shall do his best to cheat the hulks or the treadmill of their dues.

Most of us meet with some accident or other in the course of our lives; many have fires, and all of us die. Hence the insurance companies, which gamble in the chances of these events, calculate on what is a greater or less certainty, and must accordingly charge corresponding premiums. But there are other incidents in most people's lives which no corporation has yet provided for, but which are even more urgent to be seen to. Take marriage, for example. Thousands of young men and women are deterred from entering this condition of life, not so much from the want of the wherewithal to meet their daily expenses as from the impossibility of furnishing a house properly without running ruinously in debt. Now, at seventeen or eighteen, hundreds of men think of being married some day, who, as a matter of fact, die bachelors. But if at this or an earlier age they—or their parents—would begin paying some fixed premium to an insurance company on the condition of having a house furnished for them, and a bank account opened when they did take a wife, the investment would undoubtedly be a capital one for all parties concerned. If the Benedict changed his condition, he would start life far more happily than the majority of the young housekeepers around him; and if he did not, the company would be just so much more in pocket—how much or how little any actuary could settle by an hour's study of the Registrar-General's returns. Again, every right-thinking girl hopes some day to be a wife. But her wedding-trousseau and a little purse often sadly weight the father of a large family; though if he had begun to pay a trifle every year after she got into short frocks, the company we suggest would have been able to pay down on the wedding-day a sum amply sufficient for all of these often embarrassing contingencies. There is always a risk that the girl will remain a spinster, or that she will die young; all of which chances the actuary will know to calculate on in the company's favour when assessing the annual premium. Again, young people's education every year is becoming more and more costly. There are thousands of fathers who can meet all moderate expenses fairly well, but who find it out of the question to send the boys to Eton and Cambridge or the girls to the same class of schools in which their mother was educated. But by a system exactly the same these desirable advantages could be secured. The father might, on joining the company for these purposes, stipulate that at

the age of ten or twelve the son specified by name should be sent to one or other of certain schools and kept there until sixteen, seventeen, or eighteen—as might be agreed on. Then, every quarter, on the client presenting his receipts for that quarter's expenses, the company would duly draw a cheque for the reimbursement of the amount. In like manner a lad's career at the University, or his training for the civil, naval, or military service, or for any particular profession, might be guaranteed. The company's chance of profit would be that their client might die before the date at which their liability began or ended, or might decline the advantages offered, or go so completely to the dogs that it might be necessary to despatch him to the Colonies, or even to seclude him for a term of years in one of her Majesty's prisons or lunatic asylums.

The modes in which this plan can be worked are endless. The poor man, the rich man who has suddenly met with reverses of fortune, and the widow, could thus be enabled to educate their children in the way they had proposed in brighter days, and marry their daughters in something like the grandiose fashion which long custom has made almost indispensable. But there are other aspects of moral insurance which, if more difficult to work, are not less desirable to try and put in practice. Wards in Chancery, as all the world, and more especially those impulsive young men who elope with them, know to their cost, are remarkably well looked after. Yet the Lord Chancellor has, personally, little to do with them. Paid officials manage 'the wards' like so many chattels, and keep the run of their affairs by a system of bookkeeping by double and single entry. It is, therefore, not unreasonable to ask whether the system could not be extended to the operations of an insurance company? There is a general tendency in mankind to go to the bad, and doubtless a statistician could easily tell us the average of black sheep in any given number of highly-respectable families. The years between seventeen and twenty-five are notoriously perilous ones for the every-day young men to tide over. They are always getting into trouble, being sued for breaches of promise or for assaults, coming a cropper over the favorite, taking to billiards, barmaids, brandy and city directoring, or getting so hopelessly over head and ears in debt that Alma Mater declines to nourish such restive cubs any longer. Few mothers are capable of biting these 'ne'er-do-weels;' and many fathers, after being half-ruined in the attempt, give it up in despair. But the discreet solicitors and confidential agents of the British Moral Insurance Company (limited) could manage things much more easily. Montagu Montmorency (*née* Mordecai Moses), the advertising money-lender, would know it was no use 'trying it on' with 'the company;' and the Oxford tradesman, who got a gentle hint that a particular freshman was 'in the hands' of the same powerful corporation, might restrain his ardour in proffering credit to a youth so well looked after. "The Company" might—and if the policy specified for this, would—see to their clients being settled in life, sent to the wilderness, or coached up with such skill as to be sure to win a place in some competitive examination. The rest ought to be merely a question of details and actuarial columns. It may be objected that all this would tend to reduce parental responsibility and encourage the objects of such policies in reckless courses. We hardly think so. Sane people do not run in front of a cab simply because, in the event of having their limbs broken, they are entitled to six guineas a week until they can walk; nor, as a rule, does the holder of a fire insurance policy burn down his house after paying the first year's premium. A good boy, even supposing he knew the fact, would be unwilling to forfeit the premiums paid to secure the advantages thus put in his way, while the bad one might indulge his evil propensities with greater caution when he remembered that he must in future reckon not with a soft-hearted mother or an inexperienced father, but with the keen, just, though unamalleable, officials of a corporation.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

We extract the following figures from the statement made at the 46th annual meeting of the above Company, which was held on May 19th, at the head offices, Dale st., London, and from which one would infer that the almost unprecedented disasters and losses of 1881 to the Insurance community generally, had not any perceptible effect on the earnings of this gigantic corporation.

The total assets in December, 1881, were shown to be \$33,395,875, and the paid-up capital \$1,228,200. The net fire losses were \$3,632,465, the fire premiums received being \$5,690,071. The expenses of management and commission foot up the sum of \$1,645,046. Foreign state taxes \$62,867, contributions to fire brigades, \$30,647, shewing a net profit on fire business of \$319,044. The general reserve and fire re-insurance fund amounts to \$7,500,000 in addition to which there is a permanent fire policy deposit of \$322,900. The amount of undivided profit carried over to 1882 is \$405,440.

The foregoing statement must be eminently satisfactory to the share and policy holders.

THE NORTHERN ASSURANCE COMPANY.

The 46th annual meeting of the Company was held on the 9th ult., in Aberdeen.

In the Fire Department the net premiums received amounted to £451,487, an increase over those of the previous year of £6,890. The losses being 63.68 of the amount of premiums received and the expenses 29.29. After setting aside £150,000 (one-third of the premiums) to meet liabilities of current policies, the surplus is £29,460.

The annual premiums derived from new Assurances in the Life Department amount to £18,033, the total income, including interest, being £242,125. After meeting all claims and expenses the available balance of profit and loss is £109,200, out of which a further dividend of 20s. and bonus of 10s. was declared which, together with the interim dividend, 50s. per share, was the same as the previous year. A balance of £64,200 remains to be carried forward. The funds of both departments foot up £2,708,153.

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

The 57th annual meeting of this Corporation was held on May 3rd, at the head offices, Edinburgh. The Report presented shows that policies to the amount of \$3,405,675 were issued during the year in the Life Department, being an increase of \$400,000 over that of the previous year.

In the Fire Department the net premiums received were \$999,020, an increase of \$250,000 over that of the previous year.

The net profit was \$300,000 out of which a dividend of 16 per cent., was declared and an addition of \$75,000 made to the reserve fund.

The chairman stated the increase in the premiums received in the fire department was largely due to the American business, and he paid a very high tribute to the care and energy displayed by the Management of the American branch, not only on account of the large amount of premiums received, but also in the discrimination and prudence displayed in the appointment of agents, selection of business, and avoidance of ineligible risks.

THE CITY OF LONDON FIRE INSURANCE COMPANY.

The first Annual Report of this Company to 31st March, 1882, was presented to the shareholders at the annual general meeting held on May 24th :

The premiums received, after deducting Re-insurances and Returns, amount to £105,612, the Fire Losses £40,701.8.5, or 38.54 per cent of premiums. Commission and expenses including one-fifth of preliminary expenses written off £41,613.18.0, or 39.4 per cent., leaving a balance of £30,019. Out of this amount a dividend at the rate of 5 per cent. was declared, and the handsome sum of £20,019 carried forward.

THE NEW DEPARTURE OF THE BRITISH AMERICA.

The new plan now being put into operation by the British America Assurance Company, touching the management of the American branch of the company, has been subject to some criticism from interested persons, and from other underwriters in the United States. J. Morison, deputy governor of the British America, has been in New York completing the new arrangement for the transaction of business in the United States. The company's business in the United States during the past few years has not been satisfactory. In fact, it has been transacted at a loss of about \$80,000, and the directors have determined upon adopting a new plan in regard to their United States business. As a consequence, they have discontinued all their general agencies, and will hereafter depend upon local agents for their business, these agents reporting directly to the home office. Daily reports from local agents will be required to be sent directly to Toronto, instead of being forwarded through general agents, as heretofore. The company will employ special agents in the different fields as supervisors of risks and the business generally. It is hoped by the management to make a considerable saving in expenses by this means, and to put the business upon a profitable footing. The company is in good financial standing, having a paid-up capital of \$500,000, total assets by last report of \$1,332,285, and a net surplus of \$159,091.

—The following circular, under date of June 28, has been issued to the local agents in the Northern department of the British America Assurance Company, by Deputy Governor Morison: "I believe the prosperity of a company depends on its local agents. With that end in view, we have decided to do business direct with them from the head office in Toronto, instead of, as heretofore, through Mr. C. L. Stowell, of Rochester. You will therefore be kind enough to send all daily reports, on and after the 1st day of July next, your monthly reports not later than the 3d day of each succeeding month, and the remittance by the 15th day of same month, to the home office. You will, therefore, I trust, send on all risks as usual; that in fact you will largely increase them, and that this new mode of conducting our business will have your entire approval, our interests being identical. I feel sure we will receive your hearty co-operation." Mr. Stowell is manager for the Northern department of the National Fire Insurance Company of Baltimore, having charge of agencies in the New England States, New York, Pennsylvania, New Jersey, West Virginia, Ohio, Kentucky, Indiana and Michigan.

SOCIETY NOTES AND ITEMS.

Fires in Nova Scotia for the month of June are "nil."

The Liverpool and London and Globe Insurance Company has paid \$30,000,000 Fire Losses in America.

The Citizens Insurance Company has appointed Messrs. M. & T. B. Robinson to the agency of their Fire Department at St. John, N.B.

Mr. M. Bennett, jun., U. S. manager of the Lion and Scottish Union and National Insurance Companies, has sailed for Europe.

Mr. John Morison, late Deputy Governor of the British America Assurance Company, of Toronto, has recently been elected Governor.

The Sun Life Assurance Company of Canada has declared a semi-annual dividend of 10 per cent. per annum, payable on and after July 3rd.

Mr. Chas. McLaren, of Liverpool, Eng., has been appointed representative for Great Britain of the Sovereign Fire Ins. Co. of Toronto, Ont.

The Royal Insurance Company has purchased No. 50 Wall Street, New York, for \$700,000, which is intended for its Metropolitan district office.

A Reliable Asset was left by Colonel W. S. Johnston, of Chicago, at his demise, in the shape of Life Insurance Policies to the amount of \$100,000.

Mr. John Carswell, resident Secretary in Glasgow for the Queen Insurance Co. has been appointed sub-manager of the fire department of the Commercial Union Assurance Company.

Rent Insurance is being introduced by the Citizens Insurance Company of New York, in Pittsburg, Pa., and the *Insurance World* say they are already doing a large business in that line.

The Northern Assurance Company have appointed Mr. James Valentine as General Manager of the Company and Mr. James Robb Fire manager, Mr. Robb is at present in the States on Company business.

Obit.—Mr. A. D. Riverin, Agent for the Liverpool, London and Globe Insurance Company at Quebec, and one of the oldest and best known Insurance Agents of that city, died very suddenly on Monday afternoon, July 3rd, from disease of the heart.

The Eastern Marine Insurance Co., of St. John, N.B., recently held their first annual meeting. The former Board of Directors were re-elected, and it was stated the business for the ten months' operations resulted in a profit equal to 37½ per cent. on the paid-up capital.

At a late meeting of the Montreal Diocesan Synod, Mr. L. H. Davidson asked if there was any insurance on the church property which was burnt down at Hemmingford. The Secretary stated that there was no insurance. Mr. Davidson then said that he would move at the earliest opportunity that the churchwardens be called to account for this neglect.

Insurance Lawsuit.—Mr. Fred. McKenzie has entered an action to recover \$20,000, the amount of insurance policies on the Knappen House, recently destroyed by fire. He has also entered an action as trustee of Mr. Knappen, the lessee of the house, to recover the amount of insurance on the furniture, and has had writs of attachment issued

against all monies now in the hands of agents here. The cause of refusal to pay is the use of gasoline for lighting the hotel, which the Companies generally unite in specifically prohibiting as enormously increasing the hazard to life and to property.

The Home Fire Insurance Company of New York has protested against the tax imposed on dividends, they claim it is either a tax on property otherwise taxed or on Government bonds, which are exempt. Some of the most eminent Counsel in the State hold that this tax is unlawful. There is to be a suit taken against the Company, but it is understood to be a friendly one to test the legality of the point raised. The Home has also decided to resist payment of the retaliatory taxes imposed by the laws of Connecticut.

Pictorial Illustrations.—“The usefulness of pictures in a general way is seen by comparing the keenness of observation, the general intelligence, the accuracy of knowledge exhibited by children brought up in the midst of an abundance of wholesome illustrated literature, with the comparative dullness of vision and narrowness of information shown by those who have not been so privileged.” The foregoing, which we take from the *Canada School Journal*, truthfully applies to the 3000 Illustrations in Webster's Unabridged Dictionary, in which more than 340 words and terms are illustrated and defined under the following twelve words: *Beef, Boiler, Castle, Column, Eye, Horse, Moldings, Phrenology, Ravelin, Ships, Steam Engine, Timbers*, as may be seen by examining the Dictionary.

MARINE NOTES.

The barque Wild Hunter, Capt. Teat, from Boston, bound for Revel, Russia, with a cargo of cotton, was destroyed by fire, about 90 miles off the harbor of Halifax, N. S., on the 24th ult.

The S. S. Pera of the Ross London Line, foundered off the Coast of Newfoundland.

FLOUR AND WHEAT MILL EXPLOSIONS.

At the recent meeting in Louisville of the Millers Association of Kentucky, Professor T. W. Tobin, of the Kentucky Polytechnic Institute, delivered a lecture on the “Chemistry of Wheat and Flour Mill Explosions.” We copy the latter part of the lecture verbatim from *The Millstone*, and deem it well worthy of careful reading by underwriters, and think that the suggestions made at the end of the Professor's lecture could be practically adopted by mill owners, and thus lessen the risk of their oft-recurring calamities.

Some twenty years ago, had I advanced to any one present the statement that flour was an explosive compound, who would have given credit to it? Yet before you leave to-night I propose to convince every one within the hearing of my voice that, under given conditions, it may become dangerously combustible—nay, even explosive, like unto gunpowder. For over 2,000 years wheat has been passed through mills, season after season and year after year. From the time of Miles of Greece, 600 years before Christ, to the century of independence of this great country, a giant force has been locked up in the grain. Then a time arrives when, without a moment's warning, the monster appears,

and destruction and death follow in his wake, and the whole earth stands aghast at the scene of desolation. The first notable explosion I will refer to took place in Glasgow, Scotland, about 10 years ago, and wondering science looked upon it much as the fisherman investigated the genius of the bottle in the Arabian Nights Entertainments—it did not believe that such power was ever resident in so harmless a body. Alas, subsequent events soon forced them to realize the terror of the situation, when the mills of Minneapolis fell victims of the dire destroyer.

I would, if I dared, tell you the many interesting facts that investigation has developed, and the curious theories that have been framed as to the cause and prevention of mill explosions, but I am reminded by the warning hand of time not to enlarge. I will in a line of thought, however, carry you through the conditions necessary to rendering flour explosive, and, with you, deduce rational conclusions for our future guidance.

Simple bodies in nature that are harmless in themselves often become dangerous when brought together. Let this principle be impressed on your memory while we proceed with our discussion. Here I have a vessel generating a gas called hydrogen, very similar to the gas burning in the lamps before you. It is not explosive; on the contrary it will even suffocate both combustion and explosion when in large quantity. Here in this small tin vessel, I have air; need I say that this is non-explosive? But I now mix them in a certain proportion, heat the mixture, and a violent explosion tells you that the principle holds good in this instance.

Secondly, I take a body on this dish. It is known as chlorate of potash. No, it does not explode, for the lighted match I plunge into it is extinguished. And next I have ordinary starch, which you know, under ordinary conditions, is difficult to burn. I mix them and again I find a highly combustible—nay, explosive—body results. There is an underlying cause that reason assigns for both these in common with nearly all explosions. Oxygen gas is an essential element in these phenomena. A gas that is of an exceedingly active nature, that is always present in the air, that is imprisoned in the chlorate of potash and thousands of other bodies in nature, even in the starch itself. Now the explanation is easy, for although not in itself a combustible body, oxygen is the active agent in making other bodies both combustible and explosive.

We are prepared now to go a step further: Water and even atmospheric moisture is opposed to combustion and explosion. It is hardly necessary for me to illustrate this fact; proverbially we must "keep the powder dry" if we desire to make certain of firing our gunpowder. Yet this simple matter has been overlooked to a great extent in investigating the causes of mill explosions. Flour, as we have seen, contains normally about fifteen per cent. of moisture, and you know that flour, if placed into a furnace upon the bright, glowing coal will, in sufficient quantity, prevent rather than augment combustion. I plunge a lighted taper into this measure of new flour, and as a consequence it is extinguished.

I propose now to augment those conditions favorable, and modify those unfavorable, and I have no doubt that I shall succeed in making ordinary wheaten flour combustible, even explosive, as we shall see in the sequel.

I first urge some fine dust obtained from a furniture factory, consisting of the abrasions of wood, and by means of a pair of bellows supply plenty of air; the material is very dry. See now when it comes in contact with a gas flame I get a flame leaping into the air five or six feet high. Here is some flour—fine patent flour—nearly pure starch, and would you believe that this enormous explosion is the result of urging it by the same means as in the last experiment? I see you look astonished, and ask, mentally, is that only flour? But we are only beginning to open out the mystery. Here is a fine powder; it is the "spore," or seed of the club moss, and called "lycopodium." Under like conditions I obtain a genuine explosion and the generation of intense heat. Now, the dust on the outside of the wheat grain is very much like this in character. That dust contains organic "spores," and do you wonder that the "dust shaft" and "dust room" should prove the most dangerous centers in mills?

I have another piece of apparatus here which I specially designed to illustrate the explosive nature of fine dust. It has proved successful to a degree even beyond my expectations. I have named it my "flour-gun," for it possesses all the properties of that weapon. It consists first of a pyramidal shaft or barrel, at the base there is a "Bunsen" gas burner. The ignited gas at this point creates an up draught and heats the atmosphere. There are holes to keep the shaft well supplied with air throughout its entire length. At the top is a hopper and inside it a moveable chute attached to the outside trigger, B. I place upon the chute a charge of fine dust, and, covering the top with a stout newspaper, pull the trigger. A tremendous explosion ensues, the paper is blown to shreds, and the whole atmosphere of the room trembles from the shock; the paper takes fire so great is the heat that has generated. Another experiment: Here is some of the dust from cleaning wheat; I gathered it yesterday from Messrs. Jones, Ballard & Ballard's establishment. See, I put it into my "flour gun" and behold the result—an explosion and the accompanying flash.

Now, gentlemen, are you prepared to read intelligently the narrative of the terrible explosion of the Minneapolis mills on the fatal evening of the 2nd of May, 1878? Let us see if conditions were favorable for the appalling incident that will ever remain deeply engraved in the history of American industry. The wheat of that year had been exceptionally hard and dense; the ill-fated mills had been running all day at their fullest capacity, the machinery heated from constant work, and the busy scenes of the day's labors had charged the air with dust. In an unguarded moment a workman opens the dust chute, and with a lighted and open lantern proceeds to examine some machinery, which, from overwork, had become defective; a draught of air rushes in, and carries with it the flame and dust—the rest is soon told. In the twinkling of an eye three tremendous detonations shake the very earth for miles around, and flames leap into the sky in every other direction. All is confusion, and then fire follows in the wake. In a few short hours, where stood three magnificent structures, the "Washburn A," the "Diamond" and the "Humboldt" mills, now scarcely one stone stands upon another to mark their place.

In concluding this subject I cannot refrain from asking your attention to a fact that has appeared to my mind again and again while collecting information on this interesting matter. It may be that a new line of thought may be opened out by it; perchance it may throw light on the prime cause of these disasters, and suggest means for their prevention. It is known to you all that fine flour will absorb moisture and deprive the atmosphere of its natural humidity. The air of a flour mill is usually very dry; there is perhaps no better proof of this than the facility with which electricity is generated by the belts, etc.; dry air is conducive to making the dust explosive, for it is with great difficulty that flour more than normally moist can be made to burn, much less explode. Could we have had a register of the state of the atmosphere in the unfortunate Washburn mill immediately preceding the explosion I doubt not that it would have shown a marked absence of humidity. I bring now before you a little instrument that can be purchased at any optician's store for a few dollars. Its modest title is the "wet bulb thermometer," and it shows at a glance how much moisture the atmosphere of any place contains at any given time. I recommend the placing of these in mills and a constant watch kept upon their indications. Should the air become dry abnormally from either natural or artificial causes, I suggest the remedy to meet the want. Inject live steam from your boilers into the open mill, into the shafts and elsewhere, and in a few minutes the thermometer will tell the story of your safety. I am told by competent millers that a moist atmosphere is conducive to making a whiter and better grade of flour. If so, it is desirable to acquire such on this account only, but in addition to this you evade one cause, if not the prime cause, of explosion and destruction.

I feel that I have but scanned the subjects that have been before you this evening. I cannot express the deep sense of pleasure it has given me to have the fixed attention of practical men and such as are ever ready to listen to the voice of science, in whose fair name I bid you welcome and farewell.

LEGAL DECISIONS IN INSURANCE CASES,

COMPILED BY

MESSRS. MONK AND RAYNES, ADVOCATES, MONTREAL.

COURT OF APPEALS, ONTARIO.

GAUTHIER *vs.* WATERLOO MUTUAL INSURANCE COMPANY.*Further Insurance—Mistake.*

To an action by the Plaintiff on a policy of Insurance the Defendants pleaded a stipulation endorsed on the policy, which provided that the Company should not be liable for loss, if any subsequent Insurance was effected in any other Company unless and until the Company assented thereto in writing, signed by a duly authorized agent.

It appeared by the evidence that the agents of the Mercantile Insurance Company had induced the Plaintiff, who was an illiterate man, to believe that his policy in the Defendants' Company had expired, and pressed him to effect an Insurance in the Mercantile Company. The agent gave the Plaintiff an interim receipt which bound the Company for 30 days; before the expiry of which the premises were destroyed by fire. Afterwards the Plaintiff discovered that the policy in the Defendants' Company had not expired, and accordingly withdrew his application and gave up the interim receipt of the Mercantile.

The Appellant's (Plaintiff's) Counsel urged that the condition upon the policy was not under the circumstances violated by what took place between the Plaintiff-Appellant and the agents of the Mercantile Company.

That it was clear that the Appellant did not intend to effect the second Insurance. What was done being purely through the misrepresentation of the agents and not by or through any design on the part of the Appellant to increase the risk, being a mistake it should not be held to release the Respondents from liability. (*Jackson vs. Mass. Mutl. Ins. Co.*, 23 Pick, 418; *Philbrook vs. New Eng. Mutl. Fire Ins. Co.*, 37 Me. 137; *Atlantic Ins. Co. vs. Goodall*, 35 N. H. 328.) And that inasmuch as the Appellant was illiterate and unable to examine his own papers, or to detect such false representation by any examination he could make, it ought not to have been adjudged that the condition in the policy had been violated. (*Westfall vs. Hudson River Fire Ins. Co.*, 2 Duer N. Y. 490; *Story's Eq. Jur.* 1316, § 39; *Armstrong vs. Turquand*, 9 Ir. C. L. 48, 49; *Hendrickson vs. The Queen Ins. Co.*, 31 U. C. R. 547.)

That there was in fact no valid Insurance in the Mercantile Company as their policy contained a condition similar to the one in question, which provided that if there was any other Insurance on the property which was not disclosed the policy should be void. Such being the case, the condition in the policy sued on has not been broken. (*Gale vs. Belknap County Ins. Co.*, 41 N. H. 170; *Hubbard vs. Hartford Fire Ins. Co.*, 33 Iowa 325.)

The policy in the Mercantile was also void by reason of the premium not having been paid in cash. (*Johnson vs. Provincial Ins. Co.*, 27 C. P. 464; *Goodfellow vs. Times, &c., Ins. Co.*, 17 U. C. R. 411; *Walker vs. Provincial Ins. Co.*, 7 Gr. 137, 8 Gr. 217; *Montreal Ins. Co. vs. McGillivray*, 8 W. R. 165; *May vs. The Standard Ins. Co.*, 5 App. R. 605; *Ballagh vs. Royal Ins. Co.*, 44 U. C. R. 70, 5 App. R. 87.)

The Respondents' Attorney replied that the evidence showed clearly a binding Insurance in the Mercantile Company upon which the insured could have recovered. There was at all events an Insurance in fact, and the Courts will not decide upon the validity of the subsequent Insurance in this action to which the Mercantile Company is not a party. (*Mason vs. Andes Ins. Co.*, 23 C. P. 37; *Ramsay Woollen Cloth Co. vs. Johnstown District Fire Ins. Co.*, 11 U. C. R. 516; *Hatton vs. Beacon Ins. Co.*, 16 U. C. R. 316; *Bruce vs. Gore Dist. Mutl. Ins. Co.*, 20 C. P. 207; *Weinaugh vs. Provincial Ins. Co.*, 20 C. P. 405; *Dickson vs. Provincial Ins. Co.*, 24 C. P. 157.)

No ignorance or mistake on the part of the Plaintiff can excuse the fact of the breach of the condition. (*Dafoe vs. Johnstown Dist. Ins. Co.*, 7 C. P. 55; *Parsons vs. Standard Ins. Co.*, 4 App. R. 326.)

The subsequent Insurance was a breach of the statutory condition

pleaded, and of section 39 of the Mutual Insurance Act, R. S. O. Cap. 161. The forfeiture worked thereby as a penalty imposed by statute, and in such cases the Courts will not interfere to relieve against or waive the forfeiture. (*Story's Eq. Jur.*, sec. 1326; *Merritt vs. Niagara Dist. Ins. Co.*, 18 U. C. R. 529.)

The Appellant has recognized the validity of the Insurance in the Mercantile Company by receiving payments of moneys upon an insurance effected on the same occasion, and paid for in the same way as the subsequent Insurance in the Mercantile here complained of, and he cannot now be heard to dispute its validity.

Burton, J. A.—I have approached this case with an anxious desire to assist the Plaintiff if possible against what I consider to be a most unrighteous defence, and I regret that a Company which, as far as I know, has conducted its business creditably, should have felt itself justified in setting up a defence of the kind, when no fraud was contemplated, and no possible injury could be sustained by the Defendants, in consequence of the act of the Plaintiff.

The Defendants set up and relied upon a condition in their policy to this effect: "This Company is not liable for loss * * * if any subsequent Insurance is effected in any other Company, unless and until the Company assent thereto by writing, signed by a duly authorized agent," and allege a subsequent insurance in the Mercantile. The Plaintiff joins issue on this plea and also replies equitably.

But upon the first issue joined the Plaintiff seeks to excuse himself from a breach of the agreement by alleging that the policy in the Mercantile was void by reason of a similar stipulation or condition contained in that policy, that in case the insured shall have already any other Insurance on the property which is not notified to the Company, the Insurance shall be void and of no effect.

I find a number of American cases in addition to those cited at the argument which appeared to bear out this contention of the Plaintiff, but they proceed upon a ground which I think is not tenable, namely, that the second Insurance is absolutely void, and in fact had no legal existence. It appears to me that in assuming that position they lose sight of the fact that this stipulation was made for the benefit of the Mercantile Company, and that it was competent for that Company to waive it. The policy by reason of the omission to mention the previous Insurance was not *ipso facto* void, but voidable only at the option of the Company. It may be that if notified of it (the other Insurance), they would have continued the Insurance. It is true they cancelled or attempted to cancel it, but this was after the fire had occurred, which had doubtless more to do with the cancellation than the ascertainment that there was another Insurance.

But the agreement between the parties to this suit was that they were not to be liable if any subsequent Insurance was effected. It would be no answer to allege that the other Insurance might be legally resisted. The validity of the conditions of the contract, or their obligation to pay upon it, was not to depend upon whether the subsequent Insurance was finally to be adjudged valid or invalid.

It being competent for the Mercantile at any time to elect to hold the policy a valid one, the answer of the Plaintiff fails in accordance with various judgments in our own courts, which were in my view rightly decided, that such a stipulation as this was designed to apply to all cases of policies subsequently existing in point of fact without reference to their validity or effect. I think the equitable replication is not sustained in evidence, and would have been bad on demurrer had it omitted the words "did not in fact make." It is not correct to say that the Plaintiff never intended to effect another Insurance. He fully intended to do so, but would not have done so had it been present to his mind that the previous Insurance had not expired; being of that opinion it is not necessary to consider the second defence, but on the one upon which the Plaintiff fails, the Defendants would I think have best consulted their interests had they acted upon the report of their own agent, who intimated that he considered it a just and proper claim that should be paid. In that I entirely agree; but the Defendants have a right to insist on the "condition of the bond," and are entitled therefore to hold the judgment in their favor.

This appeal must consequently be dismissed with costs.

SUPREME COURT OF CANADA.

CONFEDERATION LIFE ASSURANCE CO. vs. O'DONNELL.

This was an action for amount of a life policy on the life of W. O'Donnell for \$3,000. The Company pleaded that the policy was never delivered, that the premium had not been paid, and that the policy was not a perfected contract between the parties, it never having been countersigned as required by the conditions.

The policy was sent from Toronto to Halifax, to the Agent at Halifax, to receive the premium, countersign the policy, and deliver it to the party entitled.

The Agent never countersigned the policy, on one side of which the following memorandum was printed :

"This policy is not valid unless countersigned by—Agent at—
"Countersigned this—day of— Agent."

The Agent in his evidence said he delivered the policy to W. O'D., the party assuring, not countersigned in order that he might read the conditions; and swore that the premium had not been paid. The policy was found among W. O'Donnell's papers after his death, not countersigned.

It was dated 1st October, 1872, and the first premium would have covered the year to 1st October, 1873. The assured died on the 10th July, 1873.

The case was tried before McDonald, J., with a jury, and he gave judgment in favor of the Respondent for the \$3,000, which judgment was confirmed by the Supreme Court of Nova Scotia. The case was then taken to the Supreme Court of Canada, where it was held as follows :

Held (Fournier and Henry, J. J., dissenting), that the evidence established the fact that the policy had not been delivered to the assured as a completed instrument, and therefore appeal should be allowed.

Per Gwynne, J. :—That the instrument was delivered as an * *Escrow* to the Agent not to be delivered as a binding policy to W. O'Donnell until the premium should be paid, and until the Agent should, in testimony thereof, countersign the policy, and that there was no sufficient evidence to divest the instrument of its original character of an * *Escrow*, and to hold that the Defendants were bound by the instrument as one completely executed and delivered as their deed.

"* *Escrow*. A deed or other instrument delivered to a third person, to be held by him until the performance of a specified condition, and then to be by him delivered to the grantee." (Abbott's Law Dictionary.)

MONK & RAYNES,

Advocates, Barristers, Commissioners, &c.

CHAMBERS : Nos. 1, 2 and 3, over City and District Savings Bank,

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E. C. MONK, M.A., B.C.L.

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HIGHEST POSSIBLE REFERENCES GIVEN.

BRIGADE NOTES.

London, Ont.—The heaviest loss by fire during June was \$35.

St. John, N.B.—The city council has ordered 1,000 feet of Eureka hose and five horses for the use of the fire department.

St. Henri and St. Cunegonde fire and police stations are about to be connected with an electric telegraph in case of help being required from one another.

Winnipeg.—The fire alarm system has been completed and thirty boxes are now in operation. The brigade has three steam fire engines, and when the water works are completed the department will compare favorably with eastern cities.

Ingersoll.—A correspondent writes :

No fires occurred in Ingersoll during the month. The many fires which, previous to June, this town suffered from were undoubtedly incendiary. The inhabitants became alarmed, an inquest was held to inquire into the causes, the result of which was that one man was committed to prison on the charge of incendiarism. The absence of fires since that time inclines us to believe that the right party has been caged. If investigations were entered into over all suspicious fires I am of opinion that much property would be saved from conflagration, and insurance companies from heavy loss.

Montreal No. 2 Fire Station has just been presented with a handsome photograph group of the members of the Municipal Fire Brigade of the City of Wellington, New Zealand. The picture is the gift of Mr. Henry Holmes, now a resident of that place, but an old-time fireman of Montreal, where he lived some thirty years ago. He is now on a visit to his native city, after this long lapse of years, and kindly remembered his old profession by bringing with him a gift in which the members of the station can all be interested. The brigade of Wellington, which is a flourishing city of some 37,000 inhabitants, consists of the Superintendent and twenty-four men. There are five fire stations, the principal one being a fine looking building.

The **Fire Committee** met on July 14. A letter from the Bell Telephone Company, offering free use of their wires to members of police and fire departments was read, and a vote of thanks passed to the Company.

A letter was read from the Canadian Steam Users Insurance Association, referring to By-law 108, which provided that after the City Inspector had made one examination of a boiler, and seeing that the provisions of the said law were properly carried out as regarded construction, fittings, &c., succeeding inspections, made by the inspector of any authorized Boiler Inspection and Insurance Company, should be accepted as if made by the City Inspector, and offering, should the Corporation allow them to carry on their business without hindrance from the said Inspector, to indemnify it at the rate of \$2 per boiler insured. After discussion it was resolved that the City Attorney be requested to draw up a report with reference to the proposition of the Insurance Company, recommending Council to accept their offer and to make such arrangements as would ensure the privilege to them for twelve months.

TO COUNTRY MERCHANTS,
CHEESE AND BUTTER MAKERS.

THE KELSO CHEDDAR CHEESE FACTORIES,
P. McFARLANE, Proprietor. Factories, Kelso, P.Q.
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OFFICE 96 FOUNDLING STREET, MONTREAL.

CHARLES DUNCAN & CO., Produce Salesmen, will be pleased to handle all kinds of country produce on commission. Advances made on consignments to their friends in the Old Country. 96 Foundling Street.

Fires in Canada during the Month of JUNE, 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.
ONTARIO.				ONTARIO.			
DATE.							
1 WINDSOR,	Frame Dwelling.	164	164	23 BROCKVILLE,	S 4, B 41, No. 69, Stone and brick biscuit and confectionery factory.	26800	18895
1 ARTEMESIA,	Frame Buildings.	300	300		S 4, B 41, Nos. 12, 62 and 66, Frame paint shop, R. C. Dwelling and Carriage shop.	1000	300
1 BOBCAYGEON,	Store and Dwelling.	350	350		S 4, B 41, Nos. 63 and 65, Frame Dwelling.	240	158
	Saddlery Stock.	400	400		2 Frame stores.	517	517
2 WATERLOO,	S 1, B 4, No. 55, Hotel stable and contents.	700	400		Stable.	200	....
	S 1, B 4, Nos. 57 and 58, Ice house.	100	100	23 TORONTO,	Farm outbuildings.	500	500
	S 1, B 4, Nos. 60, 65 and 68, Hotel and contents.	5300	5300	24 TORONTO,	Office.	250	....
	S 1, B 4, No. 69, Stable. Dwelling and contents.	300	150	24 DRUMMOND,	Saw Mill.	1500	1000
5 HALIBURTON TWP.,	Grocery store.	100	....	24 BRADFORD,	Blacksmith's shop and Frame dwelling.	1080	380
6 TORONTO, (cor King and Stafford sts)	Tannery.	2935	1750	26 TORONTO (Prospect st)	Stable.	300	300
6 BILLINGS BRIDGE, (Gloucester Twp.)	Barn.	C 210	210	26 RIELEY'S BRIDGE,	Barn and contents.	1000	....
6 HAMILTON TWP.,	Frame Water Power Grist Mill.	11500	8750	26 CORNWALL TWP.,	Barn and contents.	207	147
6 WHITBY (East)	Lumber.	500	None.	27 CAMBRAY,	Shingle mill.	1000	None.
7 ST. CATHARINES,	Frame Country Store and Dwelling.	1986	985	29 TRENTON,	Store house.	1500	None.
9 WILBERFORCE TWP.,	Frame barn.	325	225	29 CARLETON Co.	Farm, barns and contents.	1144	1144
10 ORO TWP.,	Tenement house.	1500	1000	30 HAMILTON,	Frame dwelling.	300	None.
11 HULL TWP.,	3 Dwellings.	5000	3500	30 COLPOYS,	Lumber.	200	200
	Barns and outbuildings.	1000	....			
11 SCARBORO' TWP.,	Frame Dwelling.	B 350	350	QUEBEC.			
11 WHITBY TWP.,	Cooper's store.	C 100	None.	1 MONTREAL,	S 36, B 256, Nos. 28-36, Montreal Woollen Mills.	2500	2500
	Stone Dwelling.	B 500	350		Victoria Hotel.	1149	1149
	S 7, B 27, No. 103, Carriage Goods,	C 400	400		Strangers Home.	B 3000	3000
	S 5, B 27, No. 78, Gents' furnishing store.	C 925	925			C 800	None.
	Grist Mill.	B 130	130		2 Dwellings.	1200	None.
16 NEW EDINBURGH,	S 6, B 11, Nos. 23 and 25 (Wellington st. west.)	250	....		Dwelling.	100	100
17 TORONTO,	Printing Office, plant, machinery, Bindery and Stock.	31275	31275		Emigrant shed.	1398	1398
	Books, plates and manuscripts.	C 8000	8000		Sheds, &c. (Que. Govt.)	2000	None.
		B 1000	510		Sheds, &c. (Fed. Govt.)	12000	None.
18 BARRIE,	Dwelling.	750	600		Sheds, offices, freight cars, &c. (G.T.R.) } abt	25000	?
19 AGINCOURT,	Frame Grist Mill.	2000	1000		6 Cars (Intl. R.R.)	....	....
20 TORONTO,	S 43, B 237, No. 303, Millinery Stock.	500	500		Grocery store.	400	None.
	S 43, B 237, No. 305, "Aesthetic" fruit store.	175	None.		Am. Consul effects.	300	None.
	S 43, B 237, No. 307, Jewellery store (fancy).	350	None.		Salt.	650	None.
20 WHITBY TWP. (West)	Frame barn.	B 1000	600	3 MONTREAL,	S 90, B 738, No. 123 Amherst street, Frame shed.	202	202
		C 1200	600	8 MONTREAL,	S 24, B 172, No. 105 St. Joseph street, Dry goods store.	....	....
21 TORONTO,	S 43, B 23, No. 327 and 329, (Young st), 2 Frame stores.	250	250	9 MONTREAL,	S 15, B 105, No. 58 German street, Dwelling.	....	....
	Steam Dyer's.	750	750	11 MONTREAL,	S 53, B 398, No. 239 Chatham street, Sash factory.	1036	988
21 CROWLAND,	Dwelling.	500	500		S 18, B 106, No. 118 St. Lawrence st., Clothes and furniture, store.	894	894
21 ORANGEVILLE,	Brick Dwelling.	2500	1900	12 THREE RIVERS,	Frame dwelling and contents.	1750	1000
21 TRENTON,	S 2, B 2, Lumber. Dwellings.	50632	49112	13 MONTREAL,	S 4, B 1, No. 17, Victoria sq., Wholesale dry goods stock.	C 133374	133374
	Frame Dwelling.	2400	2400		Fixtures and furniture.	C 2000	2000
	B. & C. Dwelling.	285	285		S 4, B 1, No. 13, Whole sale dry goods stock.	C 29500	29500
22 PETERBORO',	Dwelling.	C 257	257		S 4, B 1, No. 13, Fixtures and furniture.	C 426	426
	Dwelling.	C 200	200		S 4, B 1, No. 15, Wholesale stationery stock.	C 45000	8500
	Dwelling.	1025	1025		S 4, B 1, No. 726 Craig street, Furniture ware-house.	B 1171	1171
	Dwelling.	800	800				
	Dwelling.	2000	1000				
22 MITCHELL,	Dwelling.	C 1000	800				
	Collison house and outbdgs.	5000	3000				

PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
QUEBEC.				NEW BRUNSWICK.			
13 MONTREAL,	S 4, B 1, Nos. 13 to 17, Victoria square and 730 to 736 Craig street, Clendinning's block.	B 7382	7382	7 FREDERICTON,	S 6, B 20, No. 59, Saw mill and machinery.	4000	None.
14 MONTREAL,	S 80, B 643, No. 250 Dorchester street, Contents of Convent.	540	270		S 6, B 20, No. 58, Dwelling.	400	None.
19 MONTREAL,	S 5, B 4, Nos. 155-157 St. James, Printing office, plant, stock, machinery and bindery.	C 22971	17146	7 WAKEFIELD,	S 6, B 20, No. 56, Dwelling.	500	None.
		B 1887	1887	14 CHATHAM (Frost st)	Three Barns.	2400	200
	S 5, B 4, No. 132 Fortification Lane.	B 3800	3800		Dwelling.	400	None.
	Furniture.	C 454	454		Dwelling.	400	200
	Jeweller's stock.	C 900	900	15 St. JOHN,	S 3, B 76, No. 28, Stores.	B 200	200
22 COTE ST. LOUIS,	S 23, B 25, 3 Dwellings and stores and 2 wooden cottages.	10000	2480			C 1655	1180
23 MONTREAL (Laval av)	Outbuilding.	200	....	22 (Near) CAMPBELL-TOWN,	Snow Shed Int. R.R.	5000	None.
27 MONTREAL,	S 11, B 68, Hay warehouse and bag storage.	250	250	24 PASSEKEAG,	Dwelling.	1000	None.
27 MONTREAL,	S 11, B 68, No. 13 Commissioners street, Junk store.	425	425	27 PORTLAND.	S 11, B 67, No. 30, Furniture and excelsior factory	B 2500	1000
30 MONTREAL,	S 23, B 161, No. 233 St. Joseph street, Hat store.	....	....			C 5300	None.
30 POLYCARPE,	Frame barn.	600	400	12 St. JOHN,	S 12, B 71, No. 62, Dwelling.	491	491
SOUTH ROXTON,	Steam saw mill.	3000	1500	27 ST. MARY'S,	S 27, B 37, No. 9, Dwelling.	500	None.
ACTONVALE,	Frame dwelling.	150	150		Frame tenement house.	2000	1200
NEW BRUNSWICK.				BRITISH COLUMBIA.			
1 BROOKVILLE,	Lime kiln sheds.	200	None.	14 VICTORIA,	Anglican collegiate school and contents.	4000	....
7 FREDERICTON,	S 6, B 20, No. 61, Dwelling.	2000	1400	PRINCE EDWARD ISLAND.			
	S 6, B 20, No. 60, Tenement house.	1000	None.	3 CHARLOTTETOWN,	Dwelling.	800	800

LIGGET & HAMILTON,
 Importers of **DRY GOODS, CARPETS & HOUSE FURNISHINGS, Wholesale & Retail.**
 BARGAINS ALWAYS ON HAND.
 47 & 49 St. Joseph St., (Old St. George's Church

JOHN TAYLOR & CO.,
 MANUFACTURERS OF
SILK AND PULL-OVER HATS & FURS
 Of all Descriptions.
 ALSO IMPORTERS OF ALL SORTS OF
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 535 & 537 ST. PAUL STREET,
 MONTREAL.

THE BOSTON CLOTHING HOUSE,
 WHOLESALE CLOTHIERS,
 41 to 45 St. Joseph Street, and 2 St Michael's Lane,
 MONTREAL,
 Offer to the trade the largest and best selected stock of
READY-MADE CLOTHING IN CANADA.
 SAMPLES SENT OF SPECIAL LINES TO COUNTRY MERCHANTS ON APPLICATION.

BICYCLES FOR SALE.
 "Special Club," "Matchless," "Invincible" and Victa," from \$50.
 Diamond and Astley Ridges, ball bearings, tobottle wheel, from \$50.
 Forrester and Excelsior for boys, cone bearings, rubber tyres, steel spokes,
 bagkin saddle, &c., from \$35.
 Also, the lightest and best tricycles from \$70 to \$125.
 Two 52-inch Bicycles on hand, for sale cheap.
ALLAN ARTHUR AGENT, 93 McGill Street, Montreal.

WATER WORK NOTES.

Brockville has defeated the Water Works by-law. From some cause the citizens seem to have successfully achieved this result several times, and now Brockville is one of the largest places in the Dominion that deny themselves the boon of pure water and plenty.

WEBSTER'S

Unabridged Dictionary
 New Edition of WEBSTER, has 118,000. Words
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See Webster's Unabridged, page 1164, giving the name of each sail,—showing the value of
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 The pictures in Webster under the 12 words, **Beef, Boiler, Castle, Column, Eye, Horse, Moldings, Pronology, Ravelin Ships,** pages 1164 and 1219, **Steam engine, Timbers** define 348 words and terms far better than they could be defined in words.
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 Published by **G. & C. MERRIAM,** Springfield, Mass.

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Bridgetown*	Stellarton*
Bridgewater*	Sydney
Canco*	Truro
Chester*	Windsor
Dartmouth	Wolfville
Digby	Yarmouth
Guysborough*	
HALIFAX	
Kentville	

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

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No. 1

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CHAS. E. GOAD,
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Amherstburg	Dresden	Merriton	Riverside
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Ancaster*	Dundas	Milton	St. Mary's
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Barrie	Fenelon Falls	Newmarket	Southampton
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Belleville	Flesherton*	Norwich	Stouffville*
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Blenheim	Fort William*	Odesa*	Strathroy
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Brampton	Guelph	Paisley	Trenton
Brantford	HAMILTON	Pakenham*	Tweed
Brighton	Hastings	Palmerston	Uxbridge
Brockville	Hawkesbury	Parkdale	Walkerton
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Cannington*	Kemptville	Petrolia	Watford
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Carronbrook*	Lakefield*	Point Edward	Whitby
Cayuga	Leamington*	Port Burwell*	Windsor
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Chippewa*	Listowel	Port Dalhousie	Woodstock
Clarksburg*	LONDON	Port Dover	Wroxeter
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Clinton	Lucknow	Port Perry	
	Lyn*	Port Stanley	

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Harbour Grace
Carbonear

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Portage-la-Prairie

CITY
ATLASES.
Montreal.

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Bedford	" III.	Sorel
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Brigham	Ormstown D'm*	Stanstead
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Coteau St. Louis	North Side	Three Rivers
Cowansville	Quebec Coves	Valleyfield
Danville*	South Side	Waterloo
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Frelighsburg	Riviere du Loup*	
Granby	Rock Island	
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Lachute	St. Jean Baptiste	
Laprairie	St. Jerome	
L'Assomption*	St. John's	
Lennoxville	St. Louis of	
Levis	Mile End.	
Longueuil	St. Scholastique*	
Maskinonge*		
Melbourne		

APPLIANCE REPORTS
are prepared for most places above
noted, giving information respect-
ing means of protection against

PROVINCE OF NEW BRUNSWICK.

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