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INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Vol. I., No. 5.
OFFICE: 102 St. Francois Xavier St. }

MONTREAL, MAY 20, 1881.

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In our last issue we invited essays on the subject of
FIRE INSURANCE IN CANADA.

1. *Why has it not been a source of profit to companies during the last twelve years?*
2. *What are the most practical reforms necessary to insure better results in the future?*

OFFERING A PREMIUM OF \$25.00

for that which shall be adjudged to be the best from a remedial point of view, and as of most value in assisting to declare and to heal existing abuses.

A SECOND PREMIUM OF \$10.00 will probably be awarded, should we decide to publish a second essay—but this is optional with us at present.

We promise to preserve the "incognito" of the writer if so wished; and should the offered premium be a deterrent to any who would otherwise aid us with their literary ability, it can easily be made an anonymous gift to any pet charity.

The conditions are as follows:—

1. The writer to be a prepaid subscriber to INSURANCE SOCIETY for the year 1881.
2. The essay to be written on foolscap paper, one side only, and not of greater length than to fill three columns of this journal; say 20 folios of 100 words each.
3. No personal allusion to be made to companies or individuals, (we want abuses declared and healed, not animosities engendered).
4. The essay to be sent to the office of INSURANCE SOCIETY 102 St. Francois Xavier Street, Montreal, before June 30, to be distinguished by a motto, not with writer's name.
5. A letter to be written to Chas. E. Goad, personally (to above address), stating author's name and address with accompanying motto, and suggesting three names as impartial judges of the respective merits of the essayists.
6. Competent judges to be selected by us, with the aid of the above suggested names, and the essay that such judges consider the best, to be inserted in our July issue and to entitle the writer to the premium of \$25.00 now offered.

7. It shall be optional with us to publish a second essay in our August number, to the writer of which an award of \$10.00 will be made if essay be published.

8. All essays to become the property of INSURANCE SOCIETY.

9. Names of successful essayists to be published unless the writer may wish to remain anonymous.

A correspondent asks if condition 3, is meant to exclude reference to classes or nationalities of companies; he then proceeds to claim that statistics show that certain classes have earned fair profits, and that others, or rather the agents of others,—

"Carry in their hearts a greater regard for cheap popularity, which, being interpreted into plain English, means, commission, than they have for the interests of the community at large as well as their companies, which institutions will continue to roll up net losses."

And concludes by saying:—

"I would like to have something to say in the shape of an essay in answer to those two questions, but you can readily see that my attempts might be barred on the ground of sectionalism."

Not necessarily so, because although a general tirade against companies whose practice does not coincide with that of the writer, would stay no strife, would heal no abuses, would remedy no evils, as our correspondent, in the honest heart of him, well knows; yet a general and temperate article, plainly depicting the evils, but sparing the personalities of the sinners, might lay bare the real causes, and suggest practical reforms, that the worst sinners might be led or coerced into accepting. Such an article, we trust our correspondent will see his way towards favoring us with.

The statements in our last issue as to the unprofitable results of fire underwriting in Canada during the last 12 years have induced many remarks—the accuracy of the statements have not been questioned—but the deductions are not palatable; in fact, decidedly otherwise.

It is said, "why do you delight in making the picture so dark?" What? darker than the reality?—"Well, no, but 'tis not a very creditable showing, and good companies should not suffer for the faults of the bad." We claim that the fault lies, not altogether with the bad companies, but that the very highest and most respectable are tinged with the infection.

Show a man the seat of the disease that unnerves him, and the results of continued inattention to the orders of his physician,—secure his active and cordial cooperation in attempting the cure you wish to effect—and you are more than half way in the battle of recuperation.

We have shown you the fact that Fire Underwriting in Canada is not a "successful calling," and invite you to tell the cause and propose the remedies—then to apply these remedies each in his own special field.

Meanwhile, to impress the truth still more forcibly on your acquiescing intelligence, note the following abstract taken from the results of a series of tables compiled by the *Insurance Age*, giving statistics of Premiums, Losses, Loss Ratio, and Actual Results of Fire Underwriting during the last 12 years in 19 principal States. (*The Age* is slightly in advance in counting Canada as a State, but the Dominion will pardon the unintentional "embrace.")

The Age claims to present "the first approximately successful attempt to cover so much ground for so continuous a series of years." The actual result is obtained by adding 33 per cent. for expenses:—

No. of Years.	STATE.	PREMIUMS.	LOSSES.	Loss Ratio.	Actual Result.
9	Massachusetts....	\$61,329,283	\$57,272,850	93.4	126.4
12	New Hampshire...	5,875,093	3,831,952	67.5	100.5
9	Rhode Island....	3,512,490	2,454,580	44.2	77.5
10	Connecticut.....	16,267,081	7,926,649	48.7	81.7
8	New York.....	141,607,715	64,704,580	45.6	78.6
11	Michigan.....	22,597,574	12,328,864	50.4	83.4
11	Kentucky.....	11,899,339	5,556,116	46.7	79.7
12	Wisconsin.....	21,219,010	12,250,025	57.7	90.7
9	Minnesota.....	6,551,686	5,178,026	73.9	106.9
9	Kansas.....	3,410,354	1,474,184	43.0	76.0
13	Maine.....	9,916,870	5,997,513	60.4	93.4
7	Pennsylvania....	51,005,422	28,793,869	56.3	89.3
13	Ohio.....	51,472,830	25,192,042	45.4	78.4
12	Illinois.....	56,454,788	69,471,526	108.5	141.5
10	California.....	32,066,041	10,465,510	32.1	65.6
9	Iowa.....	14,745,947	5,810,376	39.0	72.0
7	Tennessee.....	4,789,341	2,442,159	51.0	84.0
7	Missouri.....	17,421,028	9,685,104	55.5	88.5
12	CANADA.....	36,075,517	29,150,304	80.8	113.8
190		\$624,867,940	\$313,836,936	50.0	83.0

The *Insurance Age* continues:—

"And this computation, of course, makes little or no account of the enormous sums lost to stockholders by the failure, meanwhile, of scores of companies that have died and made no sign. In the face of such a demonstration, not only should nothing be said about the profitableness of fire underwriting, but underwriters and their stockholders should lay the lesson to heart as plainly pointing out their path of duty as to promptly checking the demoralization that is driving them to certain ruin. Moreover, property-owners may learn from these figures that, not only fire insurance is not all profit, but that the more they cheapen it by sharp bargaining, the less security do they get for the policies they buy. For the company that is doing a safe profit-giving business is, in fact, the only one whose policies are worthy of confidence.

The italics are ours, and we italicize this worthy ending, as supporting the remarks in our last number, that in reality the community gradually suffers far more than the companies, as cheap insurance engenders carelessness, erection of frail buildings, arson and fraud.

The amounts of Canada premiums and losses should be considerably larger, as the *Age* has evidently taken the Dominion Government returns to include the whole business, ignoring the amounts paid by the local stock-companies and the mutual companies.

To add these amounts would increase the volume of Canadian business to about one-fourteenth of that of the United States, but would probably not alter the loss ratio.

It is true that the conflagrations of '76-'77, have helped to give Canada a higher loss ratio than any state in the Union, excepting Massachusetts and Illinois, which also suffered by similar disasters; yet these exceptional losses have to be met by the general average of other years—which, evidently the underwriting profession in Canada must take note of and allow for, if they wish to carry on the operations of their several companies in a profitable manner.

LOCAL BOARDS.

We understand that it is the intention of the Toronto Board of Fire Underwriters to hold their semi-annual Meeting in Montreal, during the early part of next month, and while the organization is thus brought prominently before us, it may be as well to discuss the benefits to be derived from such an association. The Toronto Board of Fire Underwriters was formed a number of years ago, with the late Mr. F. H. Heward as Chair and Mr. J. Sydney Crocker, as Secretary. The latter gentleman's long experience in the Fire business eminently fitted him for the position, which he still holds. When, through ill health, Mr. Heward retired from the chairmanship, Mr. Duncan-Clark was elected to the position, which he has since filled with much credit to himself and benefit to the Board. The Board meets once a week, and there can be no doubt but that the best results must follow this interchange of ideas and information. Nearly all the first class companies transacting business in Toronto are herein represented, and all new matters of importance, from an insurance point of view, are submitted.

The principle of a combined experience for the formation of a Minimum Tariff for Toronto, was adopted by this Association in 1872, and has been carried out with more or less success ever since. The idea was not by any means new; such combinations of experience of offices, for mutual security, have existed since the early part of this century, and still continue among many of the best established and most secure Insurance Companies in England.

The very fact of the existence of the Toronto Board for so many years, and through what might be termed the dark ages of insurance in Canada, proves the possibility of such organizations in other places, on either more or less extensive scales; for it is highly improbable, that, unless of undoubted service to the companies, this association would have been kept in active existence so long.

The Minimum Tariff of 1872, though not strictly adhered to, since the failure of the general combination, still forms a rallying point or basis from which the Board can work in the matter of rates brought up for their consideration. We do not wonder at the failure of the general Tariff, for the injustice of cast-iron rates without the regulating power of a local Board must be clear to all who have seen the working of such a system. Certain general rates were laid down regarding the construction of buildings which placed them on the list as 1st, 2nd, 3rd, or 4th class, and on such classes rates were fixed according to the occupancy. The real difference between at least a score of risks all coming under the one class and occupation is almost incredible, without the experience of close and varied inspecting. When the merchant or manufacturer, who has a warehouse or factory which may, both in construction of the building, class of machinery, fire protection, and general mode of conducting the business, be termed in the

fullest sense, first class, sees some other property, of which the only qualifications to the same title are, that the building is constructed of similar material, and occupied for a similar trade or manufacture, taken by respectable Companies at the same rate as his own, he probably comes to one of several very natural conclusions. He may believe himself swindled by too high a rate, or the other man favoured with cheap insurance for some personal end, or else think that the agent knows nothing about his business. Now, in reality, any one of these may not be the case. Desperate competition, the uncertainty of loss (which experience of late years is reducing to a disagreeable certainty) and, perhaps, we must add, despite our generous denial, a little of the third conclusion above referred to, have contrived to place the business in this contradictory state, and the underwriter in an unenviable light with the insurer. It is in counteracting such evils that a local board finds its best work.

Agents whose experience is limited, or who are but new to the business, will find the experience of the older ones a benefit. Wherever a discrepancy appears between class rate and the actual hazard, there the Board steps in and adds the necessary percentage of rate to equalize them. Under such a system grievances may occur, but can be far more easily met and righted than without it. The friction of competition, without the adjusting hand of an association or board to whose decision all within its pale will submit, must necessarily file away the profit from the rates. It is often asked,—why cannot Insurance Companies carry on a successful business independently as any other commercial or financial concern, without the aid of combinations? In the first place the state of affairs inferred by the question, is not a reality in other classes of business; and secondly, were it so, there are certain features connected with insurance which are the very antitheses of the causes affecting other business, so that a greater caution is required. We find Railway, Steamboat, Telegraph, Mining, and other large concerns not only combining to keep rates up to a certain figure, but entering into actual partnership under the title of pooling receipts. If such a protection is necessary where the actual result of business at certain rates can be foretold, how much more care should be taken, where an enormous possible liability lies like an Alpine glacier, awaiting only some hot breaths to convert it into a destroying avalanche.

The difference between Insurance and other business may perhaps be expressed thus. The tangibility of the latter is what it pays out either in money or merchandise,—the uncertain quantity is what it is to receive; but for which it demands reasonable guarantee, already being aware of its risk and liability. The tangibility of the former or Insurance, is the premium or what it receives, and is too often accustomed to consider earned, the uncertain quantity what it has to pay out in certain eventualities and under certain conditions which it hopes will never occur—and hope is a reckless speculator in moral hazards and frame rookeries.

Although the formation of local boards will not make the idea of possible loss more evident, or diminish the

hope-for-the best, which is the breath of life to many Insurance Companies, though it may not enlighten the benighted agent, who takes no interest in the business, and though it may not purify the mind and make dishonourable men honest in thought word and deed; yet, it will elevate the scale of rates so that the probable loss and expenses may be adequately met by the premium receipts, and thus realize the dream of the hope-for-the-best disciple, it will spread information among those who are anxious to conduct the business of the companies, with both credit and profit to themselves and their employers, and will deprive the unscrupulous rate cutter, whose word is a deception, of his nefarious calling.

CANADIAN INSURANCE LAW.

Our Canadian life companies are yearly taking a more prominent place among the assurance institutions of the world. Their growth was for a long time very gradual, but for the last ten years they have advanced with immense strides. In 1869, the Canadian companies transacted only about nine per cent. of the new life business done in Canada; in 1879 they put in force a larger amount than American and British companies combined. During the same ten years their amount at risk has increased six-fold, their income six-fold, and their assets six-fold. Their position is to-day sounder and stronger than ever before, and it is highly probable that during the next ten years their progress will be simply astonishing. And it must be remembered that many of their past years have been ones of severe depression in business, and when the amount at risk by American companies reporting to New York decreased in consequence from \$2,115,000,000 in 1872, to \$1,440,000,000 in 1879, a difference of \$675,000,000 in seven years! When to this is added the fact, that no purely life company chartered by the Dominion Government has ever failed or ever reinsured, it must be admitted that our home companies are able to do all the business which is to be done here. We merely state this to show that the country has grown out of the stage when our people had to depend on foreign companies for their life assurance. We can now afford to be more independent in our dealings with foreign corporations. A Canadian company is not allowed to issue policies in the State of New York unless it makes a deposit of \$100,000 for the *exclusive benefit* of its American policy-holders, and this deposit has to be increased sufficiently far more than will always cover the liability under these policies. It would be "superintended" and taxed almost to death. Why then should we give New York companies the right to transact business here without let or hinderance of any kind? Is it not true that what is sauce for the goose is sauce also for the gander? But it will be said that the present laws require foreign companies to make a deposit to protect their Canadian policy-holders. We know that this is the impression the public have, but when the matter is investigated it will be found to be not altogether correct. Stock companies are, it is true,

compelled to protect their policyholders, but a "mutual" company is allowed to slip through a loop-hole in the act, and leave its policy-holders in practically the same condition as all others assured with it. Surely our legislators can hardly be aware that any American Mutual Company which can by any means get a certificate of solvency from a state department, can enter Canada and swindle our people to its heart's content. We do not mean to imply that the American Companies are as a whole unsound. Not at all. It is undeniable that most of the companies now in existence across the lines are sound, flourishing and honorable. But in the light of so many failures there within the last ten years, and the revelations of corruption and rottenness attending them, is it wise to leave the field open to such concerns? Some may advise stricter Government supervision, but this would truly be a medicine worse than the disease. Supervision in the States has probably not prevented one failure, while it has on the other hand placed many companies which could have been redeemed in the hands of receivers, and the policyholders money in lawyers' pockets. This is entirely apart from the injury it has done by giving certificates to bogus companies. No, the remedy is to compel all foreign companies, whether mutual or not, to give the same protection to Canadians that Canadian companies give, and keep enough of their funds here to do this; section 2 of clause 16 of the Act of 1877 should be struck out of the Statute Book, and we hope this will be done at the next session of Parliament.

The recent attempt of the New York Receiver of the defunct Globe Mutual Life, to strain this clause, to which we have just referred, to include "with profits" policies of stock companies, is simply scandalous, and our Courts should discountenance all such attempts to divert deposits from their proper use. The company in question had advertised extensively that its Canadian policyholders were absolutely protected by the \$100,000 at Ottawa, which was for their exclusive benefit; but when the time comes to put these promises to the test, there is a protracted and tedious lawsuit over the matter. We are glad to be able to say that this attempt has very poor chance of success, but it shows what care must be taken by both legislators and assurers when dealing with foreign corporations.

There is no doubt that the only feasible, inexpensive, expeditious, and just way of protecting policy-holders is by re-assurance. The interest of a man's life who has become unassurable since entering, is certainly much greater in the company than that of a man holding a similar policy, who, however, still enjoys good health. In no other way can justice be done to all parties. We understand that an amendment is about to be made to the present law, and we trust that this will be the course it will direct shall be taken in any future case of insolvency. At the same time provision should be made to conclude all arrangements connected with the transfer as speedily as possible. Three months after the insolvency should be more than ample time in which to complete everything.

MARINE.

The Canadian Lake Underwriters' Association, composed of the following Companies: British America Co., Western Assurance Co., Phoenix Insurance Co., of Brooklyn, N.Y., Royal Canadian Insurance Co., and Anchor Insurance Co., has adopted the following hull rates and rules for the current season. Agents of the said companies are required to adhere strictly to the rules and rates herein named; further, they are particularly requested to notify their respective companies of any marine business transacted in Canada by insurance companies not licensed by the Government, in order that the same may be prosecuted according to law.

The tariff on hulls is *net*, and the rates are based upon the classification of 1881. Season commences April 1st and ends November 30th, at noon.

	A1-A1½	A2	A2½	B1	B2
Steam and sail vessels—iron or wood.....	5	6	6½	8	10
Tugs, with harbor, river & lake privileges	4	4	5	6	•
Tugs, with lake and wrecking privileges...	5	5	6	7½	•

*Against total loss only.

For yearly risks, under marine policy add ½ per cent. additional for winter.

Deduct ½ per cent, for *no fire risk* on steamers *only*.

RULES.

There shall be no suspension of the policy nor any rebate allowed for vessels laying up during the existence of the risk. This, however, shall not be construed to interfere with the cancellation of the policy, or with the surrender of the same, during the term for which it was issued, or during the balance of the season in which said policy first attached, in conformity with the cancellation rules noted below.

EXTENSIONS.—For any extension after Nov. 30th, two per cent. for *five days*, or any part of five days, on sail, and one per cent. on steam vessels. No return premium to be allowed.

Vessels classing B2, to be insured *against actual total loss only* at the above rates on this class, without deduction.

Against total loss and general average only, deduct 10 per cent. from foregoing rates *on vessels not classing below B1*.

Against total loss only, deduct 20 per cent. from foregoing rates *on vessels not classing below B1*.

Iron vessels may be insured with a stipulation on the face of the policy that the deduction of one-third new for old, shall be waived so far as it relates to iron *hulls* proper.

DEDUCTIONS.

For April expired, 10 per cent. of season rate.

For May expired, 15 per cent. of season rate.

For June expired, 20 per cent. of season rate.

(No deductions for partially expired months.)

CANCELLATIONS.

May having expired, return 70 per cent. of premium.

May and June, 60 per cent. of premium.

May, June and July, 50 per cent. of premium.

May, June, July and August, 40 per cent. of premium.

May, June, July, August and September, 30 per cent. of premium.

May, June, July, August, September and October, 20 per cent. of premium.

(No allowance for partially expired months.)

The policy must be surrendered cancelled, or a written stipulation that the policy is void given to the company on or before the date of cancellation, to constitute such cancellation.

MAXIMUM PROPORTION OF INSURANCE ON HULLS.

No valuation to be less than 80 per cent. of the value expressed in the register.

On vessels valued at \$5,000 and under, two-thirds of value.

On vessels valued at over \$5,000, and less than \$10,000, three-fourths of value.

On vessels valued at \$10,000 and over, four-fifths of value.

AVERAGE.

Vessels classed A 1 and A 1½, not less than 5 per cent.
 Vessels classed A 2, not less than 6 per cent.
 Vessels classed A 2½, not less than 7 per cent.
 Vessels classed B 1, not less than 8 per cent.
 Policies on Hulls issued for the year to cover the vessel's equipments that may be on board when laid up only.

CREDITS.

Premium Notes for insurance on Hulls, when given for the season, shall mature on or before the 15th day of October; when for yearly Policies, not exceeding a six months' credit. Premium on Hulls paid in cash at the time of application, a discount at the rate of 7 per cent. per annum may be made from the amount of premium, at the option of the company.

In all cases where the loss, if any, is made payable to other than the assured, the premium note must be endorsed by the person or persons to whom the loss is made payable.

All risks written prior to the issue of the Inland Lloyds Register of 1881, to be subject in rates to that classification. No commission or brokerage or allowance or remuneration to be allowed, unless to *bona fide* agents, and no allowance to be made at close of season on risks terminating without loss, the tariff being net.

SOCIETY NOTES AND COMPANY ITEMS.

The Central Fire Insurance Company of Fredericton has decided to wind up its affairs.

Col. J. B. Forsythe has been appointed agent in Quebec for the Fire Insurance Association.

Mr. Frederick A. Ball lately returned from England, has been appointed Manager for Canada of the London & Lancashire Fire Insurance Company.

Mr. Thomas Simpson, agent of the Travelers' Insurance Company of Hartford, and city agent of the Queen Insurance Company, has moved into the commodious offices, No. 329 Notre Dame Street, Montreal.

The London & Lancashire Life Assurance Company and the Fire Insurance Association have moved their office from 42 St. John Street, to 217 St. James Street, Montreal, where they have spacious and convenient offices.

The Lyman Arbitration Case has been referred by some of those interested, to several insurance authorities in England, and when their decision is given we shall have much pleasure in publishing it for the benefit of all whom it may concern.

On behalf of the Insurance Companies interested, Mr. M. H. Gault, M.P., has presented the crew of the steamer "Francis" with the sum of \$60, for the good service rendered by them in extinguishing the fire that occurred on board the "Bohemian," last week.

Mr. C. S. Hunter, son of J. S. Hunter, Esq., N.P., and Mr. George Rennie, late Inspector for the London and Lancashire Life Insurance Co., and an old fire insurance man, have formed a co-partnership, and have been appointed city agents for the Fire Insurance Association.

The Guardian Assurance Company offers a reward of \$200 for the arrest and conviction of the incendiary of Ashley's shop, Princess street, Kingston, on the 20th March last. Mr. Ashley supplements this by an offer of \$200 more. This is a very fair amount of salt; the next thing is to adjust it on the bird's tail.

Electric Wires.—The danger of fire from electric wires has been brought prominently before the attention of the New York Board of Fire Underwriters, which has passed a resolution rating as specially hazardous all buildings in which the electric light is used, or through which the wires pass, unless the board inspectors give their approval that the wires are properly insulated.

Mr. Percival Tibbs, late secretary of the Merchants' Marine Insurance Company, has been appointed General Agent for Canada of the British and Foreign Marine Insurance Company of Liverpool, and has his office at Nos. 53 and 55 St. Francois Xavier Street, Montreal. We wish him every success in his new appointment.

The Association of United Fire Underwriters in America now enrolls 155 Companies, which number will probably be still further increased before the next annual convention is held. Is there no practicable way for the Dominion Underwriters to follow so good a lead and to achieve the results that such an association aims at.

The Phenix Insurance Co. of Brooklyn, N. Y., intend to increase the business done in Canada by the Fire Department. Mr. L. C. Camp, of St. Catharines, being General Agent for Ontario; Mr. James C. Sinton, agent for Montreal and vicinity; agencies will probably be opened in the Lower Provinces.

The English and Colonial Insurance Co.—A new Company for which Stock Books have recently been opened. Capital, \$1,000,000, of which the first issue is to be \$500,000, with 50 per cent. called in. The Directors are, Hon. G. W. Allan, F. A. Ball, Wm. Ramsay, John Riordan, Peleg Howland, H. S. Strathy, and Wm. Mulock, Esquires, with F. A. Ball, Esq., as Managing Director.

Gas Economizers.—The Toronto Board of Fire Underwriters, taking warning by the number of fires caused by use of the so-called gas economizers in the United States, have agreed to raise the rate of insurance on all places where they are in use.

A meeting was called in Montreal for the purpose of considering whether to adopt similar rules, but the attendance being very small, showed that the Companies here did not consider the subject worthy of their combined attention.

Mr. Frederick Stancliffe has just returned from England, where he has made arrangements with the Lion Life Assurance Company to represent them as General Agent in Canada. Mr. Stancliffe has taken the office, No. 42 St. John Street, Montreal, vacated by the London & Lancashire Life Assurance Company and the Fire Insurance Association. The Lion is a well established company of large capital, and under the management of Mr. Stancliffe the Canadian Branch will no doubt obtain a fair share of the life patronage of the country.

Messrs. Nott & Hanson, agents of the Marine Insurance Company of London, have added another string to their bow, having been appointed General Agents for Canada of the American, British & Colonial Insurance Company, Limited, which commences business simultaneously in England, Canada and the United States. The reputation of the firm as energetic and trustworthy agents, has no doubt been instrumental in securing them this general agency. There will have to be some early rising in the insurance business, as this firm have the reputation of never going to bed.

The Joliette Mutual Insurance Company.—At a general meeting of the Joliette Mutual Fire Insurance Company, held on the 10th of February, it was decided to put the Company into liquidation, and liquidating directors were appointed for the purpose. On the 17th of February a meeting was held, one of the leaders of which, it was alleged, had no connection whatever with the Company; and at this meeting a board of directors was appointed to carry on the concern. The board elected on the 10th of February brought an action against Mr. George Demers and the other directors, in which judgment for plaintiffs has been rendered, declaring the second election illegal.

The Norwich Union Fire Insurance Society—one of the most prosperous, best managed, and oldest of English Companies—having had a general agency in Ontario for the last year, under the management of Mr. Alex. Dixon, as General Agent, and with Messrs. W. B. Scarth and T. C. Patterson as Advisory Board—have decided to extend their operations to the Province of Quebec, under the same management—and, after much negotiation and many applications, have chosen Mr. George W. Hamilton as their agent in Montreal, a choice which we trust will prove beneficial both to the Company and its representative. Mr. Hamilton has secured the services of Mr. Horace S. Tibbs to assist in the conduct of the business.

TORONTO LETTER.

To the Editor of INSURANCE SOCIETY :

Since your last issue the Queen Insurance Company has appointed Mr. Graham, sole agent for Toronto. He is, evidently, already on the warpath, judging from the growls I hear in certain quarters. His intimate acquaintance with the merchants in this city will be of service to him in his new sphere.

And now the Secretary of the Public School Board stirs the quiet of the insurance world by inviting all and sundry to tender for the three-year insurances on school properties in Toronto, falling due for renewal this year. We are to name our rate, but are delicately reminded that "the lowest or any tender will not necessarily be accepted." Why not the lowest? Will a difference of 10 to 15c. per cent. make a weak company strong? And, again, are the Ontario chartered and licensed companies not good enough for the insurance of Ontario's Chief City's scattered school buildings?—I say nothing about the Dominion companies. I believe there will be great reaching for this little plum, and I suppose tariff ratings will be suspended in this matter, to enable members to enjoy "a go as you please." If so, 50c. for the three years will be quoted freely. Further developments anxiously awaited.

The profession complain of dull times. The fact is, there is not new business enough, offering to sustain the large families most insurance men have. And here we have in sight the "London & Lancashire" and close after it the "English & Colonial" Companies to get their share of what is going. (Apropos of the E. & C., I may say that the stock is being rapidly taken up).

The striving for a new risk is always intense, no sooner does a vacant shop-window display the notice that "These premises will be opened about 1st August or December, by so and so, as wholesale dry goods, &c.," than a vast deal of sweetness and suavity is displayed when members of the new firm show up in public. And when the new sign is being hoisted up, gracious! how the tariff and non-tariff men bustle about and assist (fact), and then, on a certain day, the goods are in and the crisis comes, and many a boarder, yea, and non-boarder, too, finds he has wasted his said sweetness on the desert air, and "blushes, unseen," in his inner sanctum.

Rumours have been afloat as to the probable break-up of the Toronto Tariff Association. I don't believe any such crisis is at hand. There is no cause, that I can see, for it. Occasionally a member gets rusty at loosing a renewal to a non-tariff concern (or perhaps to his right hand neighbour unbeknown) and threatens that he will recommend his company to withdraw, etc., etc., but better counsel prevails in cooler moments, and the lesser evil is borne rather than incur a greater, which would certainly ensue did the association dissolve and a general scramble for business at any rates commence. Fortunately there are cool heads and wise and experienced heads to guide this, the only tariff association that has, in Canada, established a right to exist, by reason of the equity of its ratings and the general spirit of fair play prevailing its members.

I notice in this day's *Globe* that Professor Cherriman sails for England, on the 21st inst., to give evidence before the Privy Council *in re* the Queen Ins. Co. vs. Parsons. I am glad to learn that anything is being done to bring the long vexed question to an issue. For some years every policy written in this province has not had one single valid condition—the position between the insurers and the assured has been vague and undefined. Is it not time that the simple question should be determined—has a Province of this Dominion a right to make a law that all policies issued on property

lying within its limits (mark you, no matter where the insuring company draws its license from) shall be held to read, subject to certain definite conditions determined upon by the Government of the said province. If this is the case, of course, all the other provinces in the Dominion have an equal power, and the confusion liable, or rather, certain to result, is only to be imagined by practical insurance men.

In pity's sake, however it is to be, one way or another, let us have the matter settled, and avoid the anomaly of writing policies which are either conditioned according to the ideas of the framers of same, or wholly and absolutely unconditioned.

Is it not reasonable to "Insurance Society" and equally to those who are our clients and our friends that this question should be answered—Was the now celebrated Act 39 Vic., Cap. 240, known as "An Act to secure Uniform Conditions in Policies of Fire Insurance," *ultra vires*, or was it not?

Yours,

ARIEL.

Toronto, 17th May, 1881,

A DESIRABLE AGENT (?)—He stood behind the counter in his office, about the walls of which were hung the indications of seven or eight different kinds of business in the shape of placards, all of which recorded this enterprising individual as agent. The editor of an Insurance Journal entered and solicited support for his paper.

"Oh, the paper aint no use to me. I don't take no interest in the business."

"Ah, I beg your pardon, I thought you were an insurance agent," said the Editor, retiring towards the door.

"Well, I guess I am," replied the dealer-in-double-negatives; "but then I don't do any business worth talkin' about; I just have a little company and run it to suit myself; so you see an insurance paper would'n't be no use to me."

So thought the editor, as he closed the door, and the managers of several little and big insurance companies might place the same estimate on some who "don't do anything worth talkin' of, but just run the company to suit themselves."

JOINT STOCK COMPANIES.

We have received "The Law and Practice of Joint-Stock Companies under the Canadian Acts," by Mr. C. H. Stephens, advocate, of this city, and just published by Messrs. Carswell & Co., Law Publishers, Toronto. This is a work of great practical importance at the present time. It treats in a clear and perfectly intelligible manner of everything connected with the formation and working of commercial joint-stock associations, and of the rules by which they are governed.

Commencing with an historical account of commercial partnerships generally, it goes on to deal with the affairs of joint-stock companies in particular, and the numerous decisions to which they have, during the past few years, given rise. When we consider the vast amount of money which is now being invested in commercial enterprises, particularly of a joint-stock character, and the vast number of these institutions which are springing into existence all over the country, the value of such a work will be immediately recognized. And though not dealing especially with insurance matters, yet, inasmuch as insurance companies are governed by the same general rules as those of a purely trading character, it will be found of the greatest service to them also. The labor Mr. Stephens has evidently devoted to the task, and the amount of information he has succeeded in bringing together will doubtless make him an authority on the subject to which he has given so much attention.

The work is well printed and turned out, and will make a useful addition to the library of every business man.

BRIGADE NOTES.

KEMPTVILLE.—A new Silsby Steam Fire Engine arrived lately from Seneca Falls, N.Y., of which an exhibition was given in presence of the assembled citizens. Four branch streams with five hundred feet of hose attached, proved a satisfactory exhibition of the engine's capacity.

LACHUTE is a rising village, possesses very valuable water-powers, and boasts of a new paper mill, substantially built, and well equipped; but in the matter of fire protection, the municipality gives no sign. Past immunity is no ground for argument, and we hope to be able to report a well-devised system of protection before long.

QUEBEC—Owing to the circumstances of the fire at Lebreques & Fortier's tanneries, on April 18, complaints are made of the great danger of keeping tan bark in wooden sheds in proximity to dwellings, and it is considered advisable that insurance companies should only insure it when stored in brick buildings.

BEAUHARNOIS is contemplating the construction of a system of Water works. The present system of carting water round to fires in three large puncheons that are kept on wheels, ready for such occasions, is considered to be slightly behind the demands of the present age, even when assisted by "several good private wells."

TORONTO.—On the night of the 2nd instant, Chief Ardagh of the Toronto Fire Brigade met with a serious accident while driving to a fire; his carriage colliding with the waggon of the Hook and Ladder Company. He was thrown under the horse's feet and received a severe flesh wound on the leg. The carriage was broken and the horse injured.

RICHMOND relies entirely on the kindness of the Grand Trunk Railway, and the energy of its employees, to run out a locomotive to the scene of a fire, and to pump water from the tender by a small hand fire engine belonging to the Company. A village of 1,500 inhabitants should be able to take care of itself by providing apparatus and organizing a fire company.

ST. CUNEGONDE, ST. HENRI and ST. GABRIEL.—The joint Water Works recently constructed in these enterprising western suburbs of Montreal city, are now in working order for purposes of protection against fire, and several satisfactory tests of efficiency have been made. The usual pressure is 50 lbs., which is increased to 75 lbs. for fire purposes in a few minutes after the alarm signals are sounded from any box in the district.

CHARLOTTETOWN, P. E. I.—The investigation into the cause of the fire in W. E. Smith's boot and shoe shop, only ended in the following opinion:—

"The opinion of the Board of Engineers respecting the fire at Edward W. Smith's shop, which occurred on the 21st April, is that it was set on fire by some person or persons unknown."

If it is possible to push the case further, and make a more thorough investigation, it looks as if it would be worth the trouble. When suspicion points in any one direction, it is the duty of the city to pursue it to the end.

BARRIE.—The verdict returned at the inquest on the fire in the Wright Block is to the effect that the fire was the act of an incendiary; that preparations must have been made for several days previous; that the evidence pointed to Samuel Wright, the owner of the building, as being the author of the fire, and that excessive insurance was most probably the principal incentive in this as in other cases. Mr. Wright was committed to stand his trial, but has been admitted to bail. It is certainly high time for the citizens of Barrie to make some move towards putting a stop to incendiarism which has become alarmingly frequent in that town.

MONTREAL.—The friends of guardian Mann of No. 5 Fire Station have presented him with a magnificent pair of lamps for his hose reel, which will prove a great boon to the men on dark nights.

Mr. Andrew Robertson presented the Fire Department with \$50 as an appreciation of their exertions in suppressing the fire in his stables last month.

What has become of the law about fire escapes, with which hotels, warehouses and other places were to be provided? Do we make laws in Montreal as unalterable as those of the Medes and Persians, publish them loudly and largely, and then quietly sit down and laugh at our wisdom, without seeing that they are carried into effect?

The following estimates of expenditure for the Montreal Fire Brigade for the coming year were adopted at a late meeting of the Fire Committee: Chief, \$1,400; two assistant chiefs, \$1,000 each; twelve guardians, \$600 each; three engineers of steamers, \$600 each; one foreman of Salvage Corps, \$700; one foreman of Skinner Ladder, \$550; one hose-maker, \$600; two men Salvage Corps, \$550 each; forty-four men \$500 each; total expenditure, with salaries, etc., \$151,050. The fire alarm telegraph department as follows: Superintendent, \$1,400; two assistant superintendents, \$1,000 each; one sub-assistant, \$750; repairer, \$500; miscellaneous expenditure, \$1,120; total expenditure, \$6,405. Estimate for building department is as follows: Inspector, \$1,400; clerk, \$400; other expenditure, \$475; total, \$2,275.

COMMUNICATIONS.

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

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

To the Editor of INSURANCE SOCIETY.

DEAR SIR,—I am sorry I am not able to pay for any more Insurance papers. I have more now than I can find time to read, as several companies are kind enough to supply me as their agent.

But I am much pleased with your Journal, and for your bold and well-expressed opinions on our arduous and toilsome business.

Your paper is sure to succeed on its own merits, and as the insurance business is becoming so extensive and so closely connected with other important commercial transactions, there is a wide field for the exercise of the spirit and energy by which your Journal is so strongly characterized.

I will try and give you a short letter soon if acceptable.

Yours truly,

NOTE BY ED. INS. SOCIETY.—Our correspondent commends himself by the theoretic encouragement he so liberally bestows on us, and by his evident practical fear of certain pecuniary disaster to himself if he lavishes any more cash on us than his Companies will give him gratis. Send along the "short letter" which we will practically encourage, even though it cost us more than \$1.50 per annum to do so.

A TRAVELLING insurance agent had been explaining to a Western pioneer the advantage of an insurance policy. Pathfinder mused a moment in silence, then said, "See here, mister, I have lived out in this country now for over 25 years, and I have bucked agin most of the games they've started, but darn me ef I want to play at a game where you have to die to beat the bank."

Professional Cards.

ROBINSON & KENT,
BARRISTERS, ATTORNEYS, SOLICITORS,
Notaries Public, Conveyancers, &c.,
Victoria Chambers, No. 9 Victoria Street, Toronto.
J. G. ROBINSON, M.A. HERBERT A. E. KENT.

SMYTHE & DICKSON,
Barristers, Attorneys, Solicitors, &c.,
Ontario Street, Kingston, Ont.
E. H. SMYTHE. E. H. DICKSON.

INSURANCE DECISIONS.

SUPERIOR COURT.

Before JOHNSTON, J.] MONTREAL, Dec. 29, 1879.

DE MONTIGNY v. THE WATERTOWN AGRICULTURAL INS. Co.
Admission by Plea without Deposit—Costs of Contestation.

JOHNSTON, J.—The plaintiff insured originally with another company, and the present defendant assumed the risk. The amount of loss asked for by the action is \$1,173, though the actual loss suffered is alleged to have been greater; and the subjects for insurance were two barns designated as Barn No. 4 and Barn No. 5, and their contents.

The defendants met the action by four pleas: 1st, a plea of over valuation, which it waived, and then two other pleas, which, it is admitted, are not established by evidence, and, fourthly, by a plea (the only one now remaining) to the effect that the 12th condition of the policy stipulates a reference to arbitration to determine finally the amount of any loss about which the parties might differ, and the plea goes on to say that this arbitration has taken place, and a final award has been made, and they offer the amount of it, that is, they offered it with the costs of the action, before contestation; but they do not make any consignment, so that this is only an admission and nothing more. But it is an admission that the plaintiff is entitled to judgment for that amount, and if the latter contests the case afterwards, he must pay costs if he fails in the contestation.

In my opinion the plaintiff has failed in contesting the amount thus admitted, and has not established anything beyond it. Besides the stipulation in the policy, there was a subsequent agreement after the fire to submit the amount of loss to arbitration of two persons, who were to call in a third in case they differed. All this has been done, and there is judgment for the amount admitted in the plea, i. e., for the sum of \$646.10, which includes the cost up to filing of plea; and the plaintiff must bear the costs of contestation after that.

COURT OF REVIEW.

MONTREAL, April 29, 1881.

JOHNSON, TORRANCE, PAPINEAU, J. J.

ROLLAND v. CITIZENS INS. Co. AND LAJÓIE, Plff., *par reprise.*
Jury trial—Verdict—Motion for Judgment non obstante veredicto.

JOHNSON, J.—This is a jury case, and a verdict has been rendered, and the plaintiff moves for judgment upon it in his favour; and the defendants also ask that judgment on the same verdict may be given for them. By art. 422, C. P., *the motion for judgment on the verdict can only be opposed by means of another for a new trial, a motion in arrest of judgment, or another for judgment non obstante veredicto.* The defendants take the last named course. By art. 433, *whenever the verdict of the jury is upon matters of fact in accordance with the allegations of one of the parties, the Court may, notwithstanding such verdict, render judgment in favour of the other party, if the allegations of the other party are not sufficient in law to sustain his pretensions.* Whatever may have been done before the code, and some very strange things were done, (see cases of *Ferguson v. Gilmore*, 1 L. C. J., p. 131, and *Higginson v. Lyman*, 4 L. C. J., p. 329), that is the law now; and that is the law laid down in the judgment of the Court of Appeals in the case of *Fletcher v. The Mutual Fire Insurance Co.*, disposed of last term. The defendants do not now come before the Court, and ask to set aside the verdict, and get a new trial. They ask that the verdict should stand, and remain as it is, and though standing that they should get judgment. Why? not because the declaration does not show a right of action; but because the evidence and verdict show that the policy did not cover loss, that is the sole ground taken in the motion, and therefore I will not look at it on any other ground. Such is the sufficiency of the amendment made at the suggestion of the Court of Appeals. I will not supply a ground

that the party refuses to take. There is a consent, however, that the evidence be looked at; but what would be the use of that, under any circumstances, since the only consequence of providing that the verdict was contrary to evidence, would be that the verdict should be set aside, and a new trial granted, neither of which is asked for; but only that the verdict standing as it does, may be allowed to stand, and judgment *without new trial*, go for the defendants upon the record as it stands. That appears to me to be clearly impossible in the face of the verdict, which whether founded on evidence or not, is not asked to be set aside; and under article 422, I think judgment should be entered for plaintiff.

As to the consent that the evidence should be looked at, the only consent of record is that of 13th of December (the day of trial), and it says that the evidence at the former trial is to serve at that one; and that upon the final hearing of the cause the Court is to refer to it as explanatory of the verdict to be rendered. That was plainly a consent that the evidence was to be used for legal purposes, not for the purpose of giving the defendants a right to urge what they cannot urge by law; it is a consent merely that the evidence be looked at *pour tous fins que de droit*, and cannot cover defendant's adoption of a wrong remedy.

Plaintiff's motion granted. Defendants's motion dismissed with costs.

ONTARIO—COURT OF APPEAL.

Q. B.] [March 26.]

GAUTHIER v. THE WATERLOO MUTUAL INS. Co.
Insurance—Further Insurance—Mistake.

The assured, under a policy containing a condition "that the company is not liable if any subsequent insurance is effected in any other company unless and until the company assent thereto by writing signed by a duly authorised agent," effected an insurance with the Mercantile Insurance Company, which was void at their option on account of a similar condition, the policy with the defendants not having expired as a matter of fact, though plaintiff was led to believe it had.

Held, affirming the judgment of the court below (44 U. C. R., 490.) that plaintiff could not recover, for, in point of fact, there was a further insurance, which was voidable only and not void; and the defendants' liability was not dependant upon whether the Mercantile Insurance Company's policy was finally to be adjudged valid or not, the stipulation as to further insurance being designed to apply to all cases or policies subsequently existing in point of fact, without reference to their validity or effect.

PROUDFOOT, V. C.] [March 26.]

DUFF v. THE CANADIAN MUTUAL INS. Co.
Mutual Insurance Companies—Separate Branches—Guarantee Capital Fund—Liability of Policy-holders.

The defendants, a mutual insurance company, had divided their business into several branches, pursuant to the Act, and had raised a guarantee capital fund. All losses were paid out of the guarantee fund. In two branches in which the policies were cancelled, it was proved that the amounts to be collected on the premium notes would not pay the losses in those branches.

Held, affirming the decision of PROUDFOOT, V. C., (27 Gr., 391,) that the policy-holders in the several branches were not liable in respect for any sums paid for losses appertaining to other branches, but merely for the balance, if any, which may be found due from them respectively for moneys paid out of the guarantee fund for their losses and expenses.

Seemle, that the power of assessment was to be exercised in the discretion of the directors, or was obligatory upon them; it is not in the power of the Court of Chancery to do what the directors might or should have done.

SUPERIOR COURT.

QUINLAN v. THE UNION FIRE INSURANCE COMPANY.

Insurance—Statutory Conditions—Buildings within 100 feet—Failure to Give notice of—Diagram by Agent after personal inspection—Evidence.

The first statutory condition endorsed on a policy of Insurance, provided, that if any person insures his buildings or goods, and causes them to be described otherwise than as they really are, to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the Company, in order to enable them to judge of the risk undertaken, such insurance shall be of no force in respect to the property regarding which the misrepresentation or omission is made. The second statutory, so endorsed, provided that after application for insurance, it shall be deemed that any policy sent to the assured is intended to

be in accordance with the terms of the application, unless the company point the difference relied in; with a variation added, that such application, or any survey, plan or description of the property to be insured, shall be considered a part of the policy, and every part of it a warranty by the assured, but the company will not dispute the correctness of any diagram or plan prepared by its agent from a personal inspection. The 20th condition was varied, provided that in any case any agent takes any part in the application for the insurance, he shall, with the exception above provided in case of a diagram or plan, be regarded in that work as the agent of the applicant. By the application which was signed, not by the applicant but by the agent, the applicant was required to make known the existence of all buildings within 100 feet of the insured premises, and it appeared that the applicant had omitted to make known the existence of a small building used for storing coal oil within such distance. A diagram was made and filled by the agent, and signed by him in his own name as well as the insured, which contained no reference to the building. The diagram was not made from a personal inspection at the time, but from a previous inspection, and the knowledge thereby acquired.

Held, that even if by the above conditions the plaintiff would be relieved from the effect of the omission to make known the existence of such a building where the diagram was made by the agent from a personal inspection, there was no such inspection here.

COMMON LAW CHAMBERS.

February 17th.

Mr. Dalton, Q.C.]
Osler, J.]

LOUNT V. CANADA FARMERS' INSURANCE CO.

Execution—Mutual Insurance Co., R. S. O., ch. 161. sec. 61.

Under R. S. O., ch. 161, sec. 61, writs of execution against a Mutual Insurance Company cannot be issued until after the lapse of three months from the recovery of judgment.

Held, that this section applies equally in the case of a policy issued upon the cash principle, and of one upon the premium note system.

HAMILTON.—A decision which is of great importance to mutual insurance companies was given by Judge Sinclair on the 4th May, on some eight suits in the Division Court, brought by the Victoria Mutual against makers of premium notes. The point raised by the counsel for the defendants, was that the notes of assessment which had been forwarded in each case demanded from the party receiving them a greater sum than the assessment by the directors justified, and although the excessive amount was only a trifle over a dollar in each case, yet it rendered the notice of assessment void and illegal, and such as to disentitle the plaintiffs to succeed. The judge upheld this view, and non-suited the plaintiffs in all the cases.

FIRE RECORD.

Printed forms will be sent monthly to those who will engage to forward us returns by 8th of following month. Our date of issue has been altered to the 20th, to allow more time to compile this Record carefully.

Should you note errors, you will confer a favor by giving us the amended information. The Record is to be of practical use to all fire underwriters, and it is to their interest to set and keep us right, each as far as his special knowledge extends.

There is a very general belief current that the fires during the last four months (January to April, 1881) have been of alarming frequency, and a few superstitious friends imagine that the daring wickedness of INSURANCE SOCIETY in presuming to attempt the record of fires, is in some way responsible for the trouble.

Cheer up, friends, 'tis darkest before dawn; if present "hard hits" should help to drive you all into a genial "bond of brotherhood," you will bless even these "dark four months."

However, the standard authority on these matters, the *New York Chronicle*, does not bear out the general belief. In their Statements of Losses in Canada, they record for the first quarter of each year (Jan. Feb. and March):

	Total Losses.	Total Losses to Ins. Co's.	Losses by Specials.	Losses to Ins. Co's by Specials.
1877	1,647,500	852,300	842,000	407,100
1878	1,617,600	958,900	1,003,000	568,800
1879	1,808,200	972,300	1,032,000	529,200
1880	1,187,500	609,400	665,400	344,400
1881	1,159,500	675,900	522,500	305,600

If you discredit these figures, tot up the figures for yourselves from our Fire Records for these months in 1881, in some spare hour; should you not have a spare hour, accept the *Chronicle's* figures, and console yourselves by believing that many Companies have made but very small losses during this quarter, and that though yours may have had bad luck, it cannot last always; moreover, help to change it by honest and careful aid to all practical improvements in the status of your profession—moral, social and profitable.

Fires in Canada during the Month of April, 1881.

EXPLANATION OF ABBREVIATIONS.

S 34, B 104, 243, means—Sheet 34; Block 104; No. 243 on plan. O, Owner; T, Tenant; Ca., Cause of fire. Nos. after name of place are days of month. In Loss and Insurance columns B means Building; C Contents.

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.	
	Total Losses.	Losses to Ins. Cos.		Total Losses.	Losses to Ins. Cos.
ONTARIO.			BRANTFORD, 9th, G. T. R. station building.	MLC. 600	Ins'd.
ARGYLE, 6th, hotel, O J. McKay.	\$1154	\$1154	25th, livery stable, O Dr. Brown.	400	400
ARVA, 18th, barn, O A. Sinker.	1300	.....	T A. Aird; Ca tramp.	1500	None.
BARRIE, 8th, dwelling, O & T G. Cooper.	B Total.	None.	BROOKE TR., Lambton Co., 6th, saw mill, O J. Higgins.	2500	1400
24th, S 4, B O, Nos. 18 and 19, shops, O S. Wright; Ca incendiary.	B 250	250	BROCKVILLE (near), 20th, farm house and barns, O & T Wm. Wilson.	2000	.....
BELLEVILLE, 12th, dwelling, O & T Mrs. Kavanaugh; Ca spark from locomotive.	1200	500	16th, dwelling, O & T Kingston.	Small.	
19th, S 3, B 1, Nos. 3 and 5, water power saw and carding mill, O Ostrom.	B 1500	1500	CALEDON, 11th, vacant dwelling, O W. Wolvern; Ca incendiary.	500	292
24th, vac't house, O Mrs. Short; Ca incen.	400	150	CAMDEN EAST, 4th, hotel, O J. S. Jackson; Ca defective flue.	B 1400	1400
25th, Christ Church.	5000	B 3000	CARLTON, 5th, hotel stables, O & T J. Colley.	300	300
26th, stores, O J. Graham.	400	C 2000	CARLETON Co., 17th, dwelling and stable, O & T Wood.	600	295
T J. Wilson, grocery.	300	300	CHATHAM, 5th, S 3, B H, No. 78, drug store, O Degge estate; T Radley & Patton; Ca defective stove pipe.	401	401
T Landsberg, clothing.	100	100	COLBORNE, 15th, farm dwelling, O M. E. Strong.	B 700	539
Carriage shop, O & T W. Powell.	300	None.	T R. McLean.	C 339	300
BERLIN, 17th, lumber, O Hall & Brown; Ca incen.	300	None.			
BOWMANVILLE, 15th, S 1, B P, No. 44, blk-smith shop, O & T U. C. Furniture Co.; Ca forge.	200	None.			

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.
COPETOWN, 29th, store and stables, O Burrows. 29th, dwelling, O & T Barnard.	2000 500	1400 250	PRESCOTT, 29th, S 3, B J, shops, O Buckley. T Strohmayer, hats and furs. T Chamberlain, patent medicines. Building, O N. Ward. T Miller, dry goods. Shop, O S. M. Cocms. " O Mrs. Evans. " O J Hughes. " O Mrs. Carey.	8000 3000 20000 1000 695 500 60 800 1500 6000	6000 2200 6000 1000 695 500 60 None. 1000 None.
CLARKE TP., Durham Co., 16th, O & T Est. Vic- kers; Ca defective flue.	3000	600	PRINCE ARTHUR LANDING, Church and parsonage.		
CHERRY VALLEY, 23rd, barn, O & T G. Martin.	1800	900	RICHMOND HILL, 11th, agricultural works, O A. Eyer; Ca defective stove pipe.	10000	None.
COBOURG, 5th, dwelling, O L. Kobold. T J. Goodey	B 400 C 490	200 300	RAMSAY TP., Russell Co., 3rd, dwelling, O & T Joe. Houston.	1200	None.
DRUMMONDVILLE, 19th, stores, O A. Ross; Ca lamp explosion. T Lundy, grocery. T Griffin, dry goods.	..... ..... .....	..... ..... .....	ROCHESTERVILLE, 21st, dwelling and outbuildings, O & T Levi Booth.	1000	.....
DUNGANNON, 18th, barn, O J. Mallough; Ca in- cendiary.	600	500	SALFORD, 24th, blacksmith shop, O J. McIntyre. 24th, dwelling, T Andrew Beck.	..... .....	Ins'd. Ins'd.
ETHEL, 8th, general store, O L. Dobson; T J. B. Tindall; Ca incendiary.	1976	709	SMITH TP., Peterboro' Co., 24th, barns, O A. Miller.	400	None.
ELIZABETHTOWN, 20th, barn, stable and granary, O & T W. Wilson; Ca incendiary.	1800	600	SEAFORTH, 19th, hotel, O Dr. Coleman; T R. S. Sharp.	B 112 C 80	112 80
FENELON FALLS, 23rd, barn, O L. Jenkins.	200	200	SIMCOE, 21st, barn, O Methodist Church.	100	100
FOXBORO', 11th, dwelling, O H. Ashley; Ca spark from chimney.	Total.	.....	ST. CATHARINES, 4th, dwelling, O & T C Hud- dleston.	200	.....
GUELPH TP., 22nd, dwelling and barn, O N. J. Adie; T B. Hood.	B 2250 C 1914	850 14	27th, S 2, B 18, Nos. 106, 108, 110, om- nibus building, O T Shaw; T various; Ca defective flue. No. 106, furniture store, T J. R. Grobb.	B 225 60	225 60
GLOUCESTER, 18th, outbuildings, O L. Woods.	2500	.....	ST. MARYS, 18th, S 3, B L, storage, T Gilpin. 20th, vacant house, O F. McQuaig. 21st, dwelling, O Thomas Woolway.	..... 500 800	..... Ins'd. 400
GORRIE, 12th, waggon shop, O J. Stinson. 23rd, saw mill, O A. Carson.	1200 4000	300 None.	ST. THOMAS, 4th, dwelling, O E. & N. Moore; Ca workmen.	300	300
HUNTINGTON TP., 10th, dwelling, John Shaw.	Total.	.....	SPRINGFIELD, 20th, dwelling, O J. Cook; T W. R. Cook; Ca defective flue.	\$1000	.....
HAMPTON, 3rd, saw mill, O M. Cryderman; Ca heated machinery.	1500	None.	STAYNER, 16th, dwelling, O & T Dr. T. Wylie; Ca from stove.	460	460
HUNTSVILLE, 8th, dwelling, O Rev. A. Clark.	800	None.	STRATFORD, 27th, hotel; Ca defective flue.	100	.....
HARRIETSVILLE, 23rd, hotel, O & T C. Norris; Ca defective flue.	2600	None.	TAVISTOCK, 21st, grist mill, O & T Reelman & Kalbfleisch; Ca incendiary.	20000	B 8000 C 6000
INGERSOLL, 17th, dwelling.	300	None.	TRENTON, 15th, hotel, O Cooley estate. T T. Crampton. Furniture shop, O G. H. Gordon. Tinsmith, T W. Shea. Wholesale grocery, T S. S. Young. Cabinet factory, O T. James. Harness, T Kinsella. Butcher, T O'Neil. Livery office, T Morrison.	B 2250 C 899 B 2000 2200 750 4000 1500	1500 899 1500 1262 750 1200 None.
ISLINGTON, 3rd., dwelling, O A. McPherson; T O. Hickey.	600	400	TORONTO, 3rd, hotel stables, O Peacock.	300	None.
JERSEYVILLE, 21st, barn, O Methodist Church of Canada.	155	155	5th, S 27th, B 144, stable, O Toronto Flour Mills; Ca defective stove pipe.	300	None.
KEMPTVILLE, 18th, dwelling, O James Good.	200	None.	5th, dwelling, O W. Black.	1500	.....
KINGSTON, 20th, vacant house, O C. Lewis.	700	500	5th, dwelling, T Coulson; Ca lamp ex- plosion.	C 400	331
LINDSAY, 19th, barn, O A. Clause; Ca incendiary.	Total.	.....	10th, S 53, B 287, No. 651, junk shop, T Southworth; Ca defective stove pipe.	200	.....
LISTOWEL, 22nd, stable, O & T T. E. Hay.	800	440	10th, printing office, "World;" Ca lamp explosion.	200	.....
LONDON, 6th, boat house, O Masseie. 9th, stable, O T. E. O'Callaghan; Ca bon- fire.	1000 300	600 300	14th, oil still, O McColl & Hornbrook.	100	100
13th and 14th, oatmeal mill, O Muir- head & Gray; Ca overheated journal.	B 2953 Ch. 3912 Stk. 2450	2953 3912 2000	22nd, cooper shop, O Gooderham & Worts. 24th, dwelling, O E. Lafontaine; T various.	..... 1200	..... None.
19th, hotel, O C. & D. Regan.	100	100	(Near), 27th, dwelling, O & T W. Roberts.	500	100
MONKTON, 28th, hotel, O & T Mrs. Peet.	B 500 C 200	500 200	28, S 54, B H, No. 665, waggon shop, O Butler; Ca spark from stove.	150	150
MANVERS, Durham Co., 10th, saw mill, O Ridge.	Total.	.....	30th, S 42, B 229, vacant dwelling, O Mrs. Crane.	150	.....
MOWAT HILL, 18th, dwelling, O C. Compton.	2000	500	UXBRIDGE, 13th, barns, O M. Williams; Ca lan- tern broken.	1500	400
ORILLIA, 13th, dwelling, O J. Kenny. 29th, dwelling, O & T A. Fralick; Ca de- fective flue.	1200 1000	700 800	25th, barn, O F. J. McCann, T C. Nix.	300	None.
OTTAWA, 18th, grocery, T McCormack. 25th, S 4, B 553, &c., lumber, O J. R. Booth; Ca spark from locomotive.	400 1000	..... .....	VANDELEUR, 21st, dwelling, O T. Kells.	100	100
OTTERVILLE, 1st, tannery, O M. Durkee; Ca in- cendiary.	2000	600	VIRGIL, 3rd, dwelling, O & T Geo. Cairns, Ca lamp explosion.	4000	1500
PETERBORO', 21st, dwelling and stable, O Mrs. M. Bryson. T J. P. Bryson; Ca defective flue.	B 1000 C 500	550 250	WATERFORD, 5th, cab't fact'y, O & T J. L. Barber.	3000	1500
PICTON, 28th, propellor "Silver Spray."	2000	1100	WELLAND, 5th, dwelling, O W. Wilson.	2000	500
PLYMPTON, 22nd, dwelling, O & T G. Shepard; Ca defective flue.	154	134	WINGHAM, 5th, shop, O & T T. J. Stripp.	Heavy.	.....
PORTSMOUTH, 26th, tannery, O & T A. Gunn.	37500	16000			
PORT HOPE, 27th, barn, O J. J. Tanner. T John Kniffin.	200 1000	100 845			
30th, barn and shed, O & T Hume.	900	400			
PORT LAMPTON, 11th, dwelling, O & T J. N. Mc- Donald.	500	300			

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.					
GEORGEVILLE, 19th, dwelling and barn, O & T W. MacPherson.			BLISSFIELD, 1st, dwelling, O & T O. N. Mitchell. 13th, two barns, O & T R. Arbs.	1000	None.
HULL, 21, dwelling, O L. Girard, T various.	Total.	.....	BATHURST, 20th, dwelling, O Est. Dr. Gordon, T Hon. J. Ferguson, Ca defective flue.	1800	None.
25th, Ottawa Plan S 5, B 514, No. 10—(Special Mill Survey No. 13, 10 F, 10 G), match factory, O & T Eddy; Ca spark from boiler.	400	None.	BARNESVILLE, 8th, st'm saw mill, O & T S. Currie	3000	None.
LEVIS, 27th, fur store, O & T Talardeau.	5789	5789	BLACKVILLE, 20th, shed, O J. L. Schofield; Ca incendiary.	2000	None.
MONTREAL, 1st, S 87, B 706, No. 168, 31 St. Mary street, stable, O & T Jodoin.	.....	B 400	BURTON, 8th, dwelling and barns, O & T H. A. Eastabrooke; Ca spark from chimney.	500	None.
8th, dwelling, O & T F. McCarthy.	200	None.	CARLETON, 15th, dwelling, O Lyons.	3000	1600
10th, tailor shop, T G. McCarneau; Ca hot ashes.	200	200	FREDERICTON, 19th, pressed hay; Ca incendiary. 20th, skating rink, O Company. T Thos. Smith, hay store.	Total.	.....
11th, S 17, B 119, No. 108 St. Charles Borromee street, dw'g, O F. X. Beaudry.	150	150	B 400	400	161
18th, S 9, B 45, No. 237 Notre Dame st., shop, Lavigne & Lajoie; Ca straw packing in window.	200	None.	C 500	1000	None.
20th, S 67, B 488, No. 42, 1094 Dorchester street, stable, O A. Robertson.	.....	.....	B 600	900	None.
21st, S 14, B 92, No. 82, Craig street, carpenter's shop; Ca children.	1000	529	C 3000	1000	None.
25th, barn, O J. E. Larue, T E. Bock.	400	300	HILLSBOROUGH, 4th, three dwgs., O various.	900	None.
26th, dwelling, O J. Toomey.	C 500	500	KINGSCLEAR, 8th, dw'g, O Fisher, T J. Goodeve.	1000	None.
POINTE CLAIRE, 16th, old church, R. C. Corporation; Ca candles on altar.	100	100	LANCASTER PARISH, St. John County, 14th, dwelling and barn, O Bank of N. B., T W. Bowden, Ca oil lamp.	B 1200	800
New church, R. C. Corporation.	75000	16000	NORTHFIELD, 16th, dwelling, O & T D. W. Smith. " " " Everett Chute.	C 400	400
Hotel, O & T Pilm.	B 1600	1258	PORTLAND, 3rd, dwellings and barns, O & T E. R. Keagin, Ca incendiary.	300	None.
QUEBEC, 6th, dwelling, O L. Tanguay.	473	473	22nd, dwelling, O & T T. Leatham.	100	100
13th, outhouse, O Mrs. Crawford	.....	.....	PRINCE OF WALES, 30th, O L. B. Sawyer.	1000	None.
18th, S 18, B 234, tannery shed, O Lebreque	4000	.....	SANDY POINT, 3rd, barns, O E. Keegan; Ca incendiary.	Total.	None.
" " " Fortier	1500	.....	ST. JOHN, 13th, S 25, B 16, No. 30, O J. Flood, Ca defective flue.	1000	500
18th, dwelling, O & T Drolet,	632	632	13th, S 25, B 16, No. 26, O Mary Mitchell, Ca defective flue.	200	200
23rd, S 10, B 95, St. Andrew's Church; Ca furnace.	400	400	15th, S 26, B 32, No. 2, dwelling, O Saml. Reynolds.	500	None.
25th, lumber, O D Cream.	C 2600	2259	15th, S 26, B 32, No. 4, dwelling, O W. Higgins.	600	300
26th, S 24, B 327, Nos. 86 to 94, and 112, 90 and 92, tenement houses, O Q. P. Bdg. Society.	600	600	28th, S 9, B 107, No. 14, furniture factory, O & T Knox & Thompson.	B 300	300
Other dwellings.	1600	1600	WOODSTOCK (UPPER), 25th, dwelling and warehouse, O & T F. P. Sharp.	C 700	700
30th, S 1, B 1, No. 24, wholesale grocery, O & T Renaud & Co., Ca from def. chimney	7500	5000	25th, dwelling, O & T Smith.	800	None.
T Casey, auctioneer.	1600	1600	NOVA SCOTIA.		
RIMOUSKI, 5th, R. C. College, O Seminary Corporation, Ca def. chimney.	4000	4000	ATHOL, 25th, saw mill, O W. Fullerton.	Total.	None.
ST. GABRIEL VILLAGE, 27th, dwelling, O & T P. McKenna.	43000	25000	ANNAPOLIS, 11th, dwelling, O & T H. & P. Lynch	Total.	.....
ST. LOUIS OF MILE END, 25th, barn, O Dupuis; Ca spark from railway engine.	600	None.	AMHERST, 11th, dwelling, O's Moffat & Smith, Ca adjoining building.	790	790
ST. HYACINTHE, 24th, hotel, O E. Cate, T L. Vigneau.	500	350	DARTMOUTH, 6th, vacant building, O S. Smedley, Ca incendiary.	500	500
SHERBROOKE, 20th, lumber, O C. G. Beckett & Co.	B 1200	700	HALIFAX, 18th, dwelling, O P. Dillon.	Heavy.	B Ins'd.
UPTON, 2nd, farm house, O & T Comchane.	300	200	T Mrs. S. Bannister.	.....	.....
6th, farm house, O Leboeuf, T Gagnon, Ca def. chimney.	800	300	T C. Knowlan.	.....	.....
VAUDREUIL STATION, 2nd, hotel, O Leger.	700	None.	NAPPAN, 25th, farm buildings, O J. W. Lowther.	4000	.....
2nd, hotel and stables, O Banque Ville Marie; Ca spark from locomotive.	1000	500	WOOD'S HARBOUR, 9th, meeting house.	3000	.....
	2245	2245	P. E. ISLAND.		
	B 3800	3200	CHARLOTTETOWN, 20th, S 9, B 73, No. 7, B & S, O G. Robinson, T E. W. Smith, Ca incen.	5000	.....
	C 600	None.	23rd, S 2, B 27, No. 64, carp. shop, O & T J. Taylor.	2000	1000
NEW BRUNSWICK.			BAY FORTUNE BRIDGE, 7th, dwelling, O & T M. Nicholson, Ca defective flue.	Total.	None.
ANDOVER, 1st, barn, O & T A. Downing.	400	None.	HOPE RIVER, 7th, dwelling, O & T Father Trudelle.	Total.	None.
ALBERT MINES, 4th, dw'g, O & T Mrs. J. Clark.	300	None.			
ANAGANOE, 22nd, dwelling, O Mrs. Arnold.	70	70			
28th, factory, O & T A. E. McIntyre & Co., Ca furnace.	2000	None.			

ERRATA AND OMISSIONS IN MARCH FIRE RECORD.

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

Correction.—LONDON, 11th, oil works. Loss should be \$12000; Insurance, \$4250.

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1878.....	46,859.29.....	177,649.57.....	140,030.84
1879.....	68,557.46.....	183,330.11.....	146,554.18
1880.....	82,108.96.....	238,277.67.....	197,937.35

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