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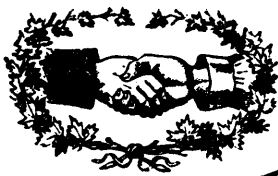
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INSURANCE SOCIETY

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

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The study of the principles of Fire Insurance is not popular, nor is its necessity apparent to the casual observer, because that Insurance against loss by fire is so easily obtained, and is offered by so many eager competitors as to make the supply appear inexhaustible, consequently, what is so common and so readily secured is deemed unworthy of study; meanwhile, there are many propositions advanced which seem so contradictory as to demand some consideration.

First, we have the statement that there are too many companies, and that the excess causes such demoralization as precludes profit to any. Then we have the contradictory statement of the *Review*, which claims the position of a leading authority in insurance matters, that there are not enough companies, and that this is shown by the statistics of every and all fires, which demonstrate the fact that not half the insurable property is protected by insurance.

Then we have many people—from school children up to managers—who deduct total expenditures from total receipts, and call the balance "profit." We find authorities who claim that the pro-rata unearned premiums are adequate reserve for future contingencies; whilst others claim that the largest possible liability by any one conflagration is the amount necessary to a Company's solvency, whilst others claim that the amount for which a Company could re-insure its incompleting contracts is the measure of its real liability on their account, although it is evident that if one Company obtains an average of, say ten per cent. more premium from the same class of risks, for the same amount of guaranteed indemnity, than another does, then the premiums cease to be any guide to the real liability under policies in force.

Again, one Company inspects every risk it assumes, another asserts that it is economy to forego personal inspection; another (of the majority now) uses Insurance Plans and Surveys so as to guard itself from hazard of locality, or accumulation of hazard in localities; whilst others think it economy to trust to the agent's reports as to risks within certain distances of each new one proposed.

One manager compares every risk with a mercantile agency report, whilst others do not judge of a man's honesty by his credit.

We have underwriters who insist on writing specific amounts on every portion of every risk assumed, whilst others deride the idea of being "so particular," and will write "on contents of his barns and outbuildings" or any other form of blanket insurance their patrons desire.

Some policies have conditions which would appal the stoutest heart, whilst others guarantee that "in case of loss by fire to the property therein specified, this policy, as to the payee mentioned therein, shall be absolutely free from all the conditions endorsed therein."

Some underwriters court the business of the Loan and Mortgage Companies, whilst others abhor it; the lists of prohibited risks of the various Companies contain nearly every form of manufacturing hazard, but are as diverse as can be conceived. One Company's meat is another's poison; one Company declines an undoubtedly good risk "because there are not sufficient of its class to form an average," whilst another takes every risk offered if a satisfactory rate can be obtained.

If you could get the Fire Underwriters of Canada, Europe and the United States to sit down, and each one write down his reason for the rate on any one particular risk, you would get as many differing statements as there were writers, if, as would probably be the case, any such thing as a reasonable "reason" were found amongst them.

Some would refer to a tariff which was based upon conjecture and never really in force; others would refer to statistics which were never complete, and which were compiled under circumstances entirely different from those of the present; others might quote the offering of a similar rate by other Companies, but few would really demonstrate the actual adequacy and equity of the rate.

Then, after a loss, there are not two live adjusters in the known world who really agree as to the apportionment of a loss under non-concurrent policies; each and every one is the creature of circumstances as he finds, can control, or is controlled by them. One shovels all the policies into a cart and dumps them in heaps, whilst another cuts them up into little bits and fits them like a Chinese puzzle; one reduces them to a liquid form, and fills first the little cups, and then the larger ones as their size increases; another one begins with the big dishes first and plays *diminuendo*; another one begins with the middle-sized ones and treats first a little and then a big one in succession; another, whilst beginning in the middle, insists on taking a big one before he takes a

little one; one says, value rules liability; another proves that salvage is the test, and so it is through the whole course of fire insurance.

Is it true, then, that Fire Insurance is established upon such firm foundations as to assure its permanency? Are its principles so well understood as to be capable of demonstration? Is it a business in which so much is counted as the net cost and so much for profit? Is it a profession in which proficiency proceeds from faithful study? Or is it (surely it cannot be) merely a matter of luck and happy or unhappy fortune?

We are glad to note that *The Gazette* building has within the last few days been provided with a new system of fire escapes. These escapes consist of iron balconies beneath windows on each storey of the building, and iron ladders descending therefrom to within a few feet of the ground. Both the Craig street and St. François Xavier street sides of the building are supplied with these escapes, and thus there is ample facility for egress in case of necessity. The system, and the admirable manner in which the work has been carried out, have attracted considerable attention and favorable comment, and the idea is one which might be extensively imitated with benefit.

It was this building with others of like construction that gave rise to the article on a "Prepared Holocaust," that appeared in our last issue. There are many such large buildings in the city that urgently need similar escapes.

The *Toronto Globe* sounds the alarm respecting many factories in that city, saying that "Insurance men, acquainted with all the factories in the city, say that day fires in almost any of the larger ones would probably be attended with loss of life or breakage of limbs, as nothing worthy of the name of fire-escape is known to them. They condemn many of the factories as simply fire-traps."

A word fitly spoken, as opportunity may occur, by members of INSURANCE SOCIETY, will have great effect in inducing proprietors to follow the example set in the *Gazette* building.

Though compulsory protection by legislation will be necessary to induce the majority of owners to do their duty in this matter, as (again quoting the *Globe*) "to trust to manufacturers providing suitable fire escapes, such as the iron ladder and platform, would be hazardous, and the public are slow to demand compulsion. A great factory fire, attended by heart-rending loss of life, would bring about legislation on the matter. With the growth of the country, factories are increasing in number and size, and the number of fatal factory fires is likely to increase unless the Government follows the example set by Britain, and passes a well-considered measure for the protection of life from factory fires."

The *Witness* of April 5th says that "the damage done by fire in Canada and the United States last month was about seven million dollars, probably several times as great as it would be if there were no insurance companies."

Granted; but were there no Insurance Companies, how many Ten-Dollar Bills would the liberal *Witness* proprietors have been called upon to disburse in subscriptions

to those unfortunates whose lot it would have been to suffer from the unavoidable fires, and whose worse misfortune it would have proved to be, had they had no opportunity to guard against the ills that befell them.

In an article below, the mournful sequel of that on "Dwelling House Risks" of last month, a glance may be had at one of the many simple precautions that an honest Insurance Company constantly suggests, and which their intelligent agent invariably *demand*s, as a means of reducing the number of fires.

And who shall say that the ultimate good wrought by the united corps of Fire Underwriters, when they shall say to each and all, "Make your houses, your warehouses, your factories, proof against fire, each so far as his ability and means will allow, or we will cease, here and now, to shield you in any way, or at any price, from the too certain consequences of your criminal carelessness." Many do say this now, and the ultimate union in this reasonable demand will go far to out-balance the existing evils which give rise to the quotation above made.

We little thought that the article on "Dwelling House Risks," in our March issue, would have such a speedy confirmation as appeared in the *Globe* of March 30.

On Monday, about five o'clock in the afternoon, Mr. A. Willis, who resides on lots 24 and 25, sixteenth concession in the township of Cardiff, went with his wife to the barn to load some hay, leaving three of the children in the house. The eldest of these was a girl eight years, the youngest an infant in the cradle. Before leaving the house Mr. Willis replenished the fire, and, to prevent the children from going out in the chilly air, fastened the door on the outside. Shortly afterwards, while at their work, the parents heard the children shouting, which they thought came from the children at play. Shortly afterwards, smelling smoke, the mother looked out and saw with horror that the house was on fire, the flames having just burst through the roof. The horror-stricken parents rushed towards the house, shouting to the children to come out. Mr. Willis burst in the door, and rushed in, but immediately on the door being opened, the flames, which had been confined to the upper storey, descended with a roar, driving the father from the room where his children were, doubtless unconscious by this time. The poor man, beside himself with grief, rushed frantically into the burning mass again, only to be driven back, scorched and burnt. Again he smashed in a window on the opposite side of the building and jumped into the roaring, seething mass, barely escaping with his life. At this point Mr. Wm. Ogilvie, Reeve of Cardiff, who lives on the adjoining farm, having heard the cries, came upon the scene, and prevented the frenzied father making any further attempts to enter the building; and in a few minutes more what had been half an hour before a bright and happy home was only a smouldering heap of ashes. As soon as the ashes had cooled search was made for the remains of the three children, but only a very few bones were found by Mr. Ogilvie. Besides the dreadful loss of their three children Mr. and Mrs. Willis lost everything that was in the house, including furniture, clothing, provisions, etc., and all their seed grain, which was stored in the upper loft of their house, together with a number of farming implements. *The fire probably originated in the upper storey from a defective stove-pipe*, and it is thought the children must have been suffocated with the smoke before the fire reached them. On Friday the neighbors showed their sympathy by turning out and cutting and drawing timber. On Saturday they raised a new house for the stricken, heart-broken couple.

Now read the article on page 41 of our March number, and, if you be an Agent, resolve never more, for paltry gain, to place your Company on a certain loss, and to jeopardize

the life of your neighbour; but to manfully show him his danger, and demand the remedy, even at present probable loss of your commission. The right will prove itself to be the most profitable in the long run; it always does.

And if you be a Manager, Chief Agent, Inspector, or Special Agent, drive this one point more strongly home to your Agents, as part of your genuine Conservative Policy.

Our Toronto correspondent in his February letter has caused some uncomfortable feelings to arise in honest hearts. We are assured "that checks were not rushed in on the firm (R. Hay & Co.) almost before the brigade had ceased playing water on the ruins," and "that the companies indicated did not pay until a week after the fire."

In some quarters jokes never can be appreciated, and a friendly hint from our correspondent, for which we were in no way responsible, and for which a wise man would have been truly thankful, has been the occasion of considerable "smoke" ever since, winding up in a "conflagratory" *stop my paper*.

We are assured that in future large payments of losses, the representatives of the 16 companies will form in line, Indian file, cheques in hand, *the seniors first*, thus making *all* happy, and saving all allusions hereafter to "greenery certificates."

However, seriously speaking, we are glad that "Ariel" hit on this point, a very small one and of no great detriment to any one interested, but just one of those *little* things, the constant recurrence of which among the best, most reliable and most experienced of Canadian underwriters, keeps up that want of union and of brotherly love that *all* desire to create, and INSURANCE SOCIETY is cheerfully willing to lose even more than one valued subscription through our correspondent having pointed out a flaw in the armour of two of our most esteemed friends.

THE STORY OF A RISK.

PART III.—THE FIRE INQUEST.

The inquiry into the facts and circumstances of the burning of the Broom Factory of Mr. Silas Straw of Tecumseth Avenue, Montreal, brought to light unexpected and startling facts that filled the city with excitement, and astonished those whose prognostications were looked upon as prophecies. The actual evidence was too voluminous for us to do more than present a summary of it in INSURANCE SOCIETY.

Mr. Silas Straw and his friend of the Oil Refinery both testified that when they left their respective compartments of the double building everything appeared in good order and free from any signs of fire, and their evidence was corroborated both by their workmen and by persons who had passed the premises at a later hour in the evening.

Several persons who had been known to be very much annoyed by the nuisance caused by the stench and smoke of the oil refinery were one by one discharged from custody on proving beyond doubt that they were not near the scene of the fire on the night of its occurrence. Mr. Straw himself

was for some time the object of serious suspicion, because the amount of insurance held by him in the "Aurora" was deemed to be larger than the actual value of the property covered by it, but he was enabled to prove conclusively that he could not have been connected with the burning.

Many accusations were made against different parties, but were shown to be baseless, and merely born of malice or mischief; these, however, served to protract the inquiry to a very tedious length, but, in the end, served a more useful purpose, as they, as it were accidentally, brought to light glimpses of a chain of facts which subsequently caused the arrest of Mr. Ero Stratus, the agent of the Aurora, on a charge of arson. It had been noticed from time to time that he had grown nervous and restless, and that when he gave his evidence, apparently against Mr. Straw, as to the amount of insurance, he had avoided all allusion to his first knowledge of the occurrence of the fire, evading questions which, being put without any idea of their importance, were not persisted in by the Commissioner. A celebrated detective, who is noted for his straightening out of tangled threads and his keen observance of apparently trivial circumstances, did not at first pay any attention to these matters, but, on visiting Mr. Ero Stratus' office unexpectedly for the purpose of reading the registry of the policy, he noticed the very abrupt locking of a drawer containing papers and a solicitude to give him the register at once and to close it when done with, which made him think over the whole circumstances of the inquiry. On the next morning he determined to make a further search in the office for information concerning this insurance, being excused for this pertinacity by Mr. Ero Stratus' own evidence as to its amount, and the accusations which had been made against Mr. Straw in consequence of it.

Part of the fruits of his search were six Re-Insurance Policies for \$500 each, making a total of \$3,000, or the total amount of the Aurora's insurance on the factory and contents, which shewed that the Aurora was not really concerned in the loss, except as a vehicle for its adjustment and payment. Noting these, but not knowing the full significance of the fact, he retired for the time without forming any conclusions; after talking over the matter in general with one of the officers of the "Insurance Society Bureau," he returned to his investigation, and found the copies of the letters written by Mr. Ero Stratus to the Companies who issued the re-insurance policies, and in them saw the factory described in a manner very far different from the truth, and that, although Mr. Ero Stratus had stated the amount of insurance carried by his Company as \$3000, he had not disclosed the fact that he had re-insured any more than one \$500 of it.

This queer state of affairs led him to serious thought, because he could not see any mode by which Mr. Ero Stratus or his Company could be benefited by the burning of the factory even if it *was* wholly re-insured, nor could he get any insight into a probable motive, until he was reminded that whenever a fire had occurred on any of Mr. Ero Stratus' risks, a flaming notice had always appeared in the newspapers as to his prompt and liberal settlement of the losses. He then thought that this liberality and promptitude might possibly be exercised at the expense of the Company for Mr. Ero Stratus' own personal benefit.

A very slight foundation this was for any subsequent action, but quite sufficient to cause the detective to inquire into Mr. Ero Stratus' own movements on the night of the fire, an inquiry which resulted in his arrest and commitment for trial, as it showed him to have been absent from his usual haunts, and to have been seen in the direction of the factory, although he had not been seen in its immediate neighborhood by any present evidence. His inability or disinclination to account for his whereabouts, together with the facts as to the re-insurances, were held to be sufficient to warrant his commitment, but we trust that when his trial does take place he will be able to account in a satisfactory manner for these seemingly damaging circumstances.

We understand that the Companies who issued the policies of re-insurance intend to demand their return as void, and have instituted proceedings to this end in the Chancery Division of the Superior Court, on the ground that they were procured by fraudulent concealment of facts, and also that the loss was in consequence of the acts of the agent of the Company re-insured.

We shall watch with some interest the proceedings in the case, as it will doubtless be a battle of lawyers, and will be an interesting exhibit of those technicalities of which the "Aurora" has such an abhorrence.

WINNIPEG.

On March 13th the anticipations of many fear-ful underwriters were realized, and a conflagration in Winnipeg cleaned out the wooden row of stores, numbers 225 to 237 (Block 17, Sheet 4, of Insurance Plan), on the West side of Main street, in fact all between a gap left by the wooden buildings Nos. 223 and 223½ having been pulled down and the solid brick wall of the Bank of Montreal,—the solidity of which building and the great width of Main street being the main cause of the fire being confined to the wooden row consumed.

While we deplore the loss to all concerned, we can clearly see that substantial brick structures will take the place of those burnt, that the city authorities will no longer pass by-laws and defer their enforcement year after year, and that efficient means of protection will be procured and maintained.

A few more such burnings-up of wooden rows, paid for mainly by careless owners and by careless Insurance Companies (who write too heavy lines by not keeping Plan system in constant working order, and who, by carelessness, allow over-insurance to be carried), and then Winnipeg will be mainly a brick city, or with so many wide streets and brick fire-breaks, that, with an efficient fire-brigade, she may preserve herself from being frequently swept by fire.

The Manitoba Board of Underwriters met on the day after the fire (March 13th), and passed the following resolutions:

Resolved, That this Board urge on the City Council the necessity of immediately repealing the By-law extending the time for the Fire Limit By-law coming into operation.

As the experience of this morning showed plainly that if it had not been for the Bank of Montreal building there is every probability that the recent fire would have at least swept the west side of Main street as far north as the market. Should one or two more such fires occur as happened to day there is a possibility that fire insurance companies may withdraw from doing business here except in first-class buildings.

Resolved, That this Board consider it advisable, in view of the rapid growth of our city, for the Council to secure the services of an experienced paid Fire Inspector, who would also act as Chief of the Fire Brigade, and they would suggest further that the Council take into consideration the advisability of securing another steam fire engine and an additional supply of hose; and that it is the opinion of this Board that it would be well to place a portion of the apparatus in the north and south wards.

Resolved, That the secretary be instructed to write to the Council requesting that Insurance Agents be furnished with badges in order that they may gain admission to burning buildings in the prosecution of their duty.

On the next day, these resolutions were laid before the City Council, who, in their turn, advertised for a new steam fire engine, for a chief and for an assistant engineer, and passed resolutions as follows:

The Fire, Water and Light Committee recommended:

That 2,000 feet of hose be ordered from the Canadian Rubber Company of Montreal at once.

That the city engineer prepare plans at once for two fire halls, one in the northern part of the city and one in the southern.

That eight tanks be put in at once—one near the Prairie saloon, and one at the corners—of St. Mary's and Edmonton, Queen and Donald, Notre Dame and Isabel, Isabel and William, Jemima and Nena, Logan and Prairie, Maria and Lusted streets.

Ald. Wilson moved for a suspension of the rules, to introduce a by-law to repeal the fire limits by-law, the operation of which had been suspended for a year. The suspension having been granted, the by-law was introduced and passed through its several readings. On the second reading it was considered in committee of the whole, Alderman McMicken in the chair.

Ald. McMillan took exception to the extent of the proposed limits, as being about double those proposed in the former by-law.

Ald. Wright thought the extent proposed in the old by-law large enough for the present. An enlargement could be made in six months or so.

Aldermen Moore, Wilson and Monkman spoke of the importance of establishing fire limits, the last-mentioned pointing out that though the territory included might be a little large, yet the Board of Works could grant permits in the case of contracts already entered into.

By all which it will be seen that though as a newly built prairie city must needs have many temporary structures, yet that all classes in Winnipeg are fully alive to their duty, and are striving to carry it out.

We cannot sound a better warning note than that which appeared in the *Star* of March 14.

"FORTUNATELY the fire which broke out on Sunday night in Winnipeg was confined to much narrower limits than it was at first feared it would be. The damage done was sufficiently serious, however, to call the attention of the people of Winnipeg to the absolute necessity for caution in the matter of building and for the provision of adequate means for the control and suppression of incipient fires. In a city where speculation in real property runs riot as it now does in Winnipeg the tendency is constantly towards a defiance of the well-known laws which watch for the safety of the community. Rattle trap buildings are run up, and in the grand rush for a fortune no one has time to stop to prepare for the emergency which the very next day may bring forth. If the recent fire

which destroyed the Knapper Hotel and this one of yesterday serve to check the mad rush of speculation sufficiently to allow a little sober reflection and a good deal of earnest action, the property destroyed will have been a profitable investment. If no notice is taken of these salutary warnings we shall in all human probability before very long be called upon to chronicle for Winnipeg one of those appalling disasters which have visited every city of any considerable size upon the continent. Let the Winnipeggers remember the old proverb, "A stitch in time saves nine."

ADJUSTMENT BUREAUS.

The investigation and adjustment of claims for losses by fire is not always a pleasant thing for either the claimants or the adjusters: the fact of a loss argues a state of affairs which must have been faulty, or no fire could have occurred; the facts of a claim are often so difficult of ascertainment as to try the patience of all concerned in the matter, and, consequently, both investigation and adjustment require skill, experience and tact if they are to be complete and satisfactory.

But there are other circumstances in connection with fires which are worthy of serious consideration: for instance it sometimes happens that the claimant is more experienced than the adjuster, and has sufficient tact to secure a good round profit out of what should in all cases be a loss to him, for it will be conceded that insurance should always be so limited as to induce care on the part of the insured, and so should always produce a mutuality of interests for the preservation of property.

Reckless underwriting and "settlements" of losses are sure to produce fires for profit, because the over insurance of the reckless underwriter holds out a temptation to culpable carelessness, and a settlement, instead of an adjustment, rewards the incendiary.

There are Companies who openly advertise "liberal settlements"—whether their practice follows their advertisements or not is another matter; there are Companies who leave their loss claims to be disposed of by their Agents,—whether these gentlemen are disposed to do justly, or to secure their own popularity at the expense of their Co.'s, depends upon their personal characteristics and temptations, but it is not a new thing for a Company to pay from fifty to a hundred per cent. more than the real amount of the loss, and to learn that the seed thus sown has induced many other claims seeking equal liberality in their settlement.

It is not fair to an Agent to ask him to make or even to take part in the adjustment of a loss, because his relations with the claimants are generally so close as to place him in an awkward predicament in case there should be any difficulty or delay in arriving at the facts; nay, the mere asking for reasonable proof of the facts alleged is sometimes looked upon as an accusation of dishonesty, and resented as bitterly as unreasonably, and in such cases a neighbour such as the Agent, is embarrassed because he does not like to provoke a life-long animosity which he must meet face to face every day.

The Inspector of a Company is also in a "fix" occasionally, because he may have assisted in securing the risk which has now resulted in a claim, and may reasonably be desirous of preserving the popularity of the Agent and of the Company as well as his own, for the purpose of inducing the growth of the business in the locality, and, if a controversy arises between him and the claimant, it is liable to lessen his usefulness in this direction.

A case recently came to our notice where the claimant kept back part of the information as to "other insurances," until after the adjustment of his claim by one of the Companies interested; the facts only came to light by means of an independent adjuster, who accidentally heard of the visit of the Company's Inspector; and there are persons whose experience in fire claims enables them to use such dodges as, by reason of their selection of a fresh Company wherever they repeat their experiments, result in immunity from detection.

After a recent fire we saw a set of proofs which contained a list of furniture which seemed to be valued at reasonable figures; but the adjuster learned that the party had *suffered* by fire some few years before, and, on securing the old loss proofs, found the new ones almost exactly duplicates; pursuing his investigations, he found the original accounts of the sales of the furniture, which showed that this was a second attempt to secure a fifty per cent. profit, *and that the first had been successful.*

These facts prove the necessity for independent adjustments by a Bureau such as we have established in connection with INSURANCE SOCIETY, where records could be kept and all attempts at fraud met squarely, without in any way trenching on the popularity of the Companies, their Inspectors or their Agents.

WHO ARE RESPONSIBLE ?

FOR THE UNPOPULARITY OF LIFE INSURANCE.

Mr. Thompson, a gentleman with a family dependent upon him, for whose future he had been unable to make provision suitable to their education and habits, met his friend Mr. Doucet a few days ago, and explained to him his anxieties.

"Why on earth don't you at once insure your life for their benefit?" was Mr. Doucet's exclamation.

"I have been seeking a good Company to insure in," was the reply, "but cannot find one with a reputation for solvency—neither Canadian, nor Yankee, nor British, nor Co-operative."

"Surely you are dreaming, my dear fellow; I am insured in an old Canadian Company, and I assure you there is no doubt of its perfect safety."

"Well, you may think so, but I have been behind the scenes and I know better."

"Behind the scenes! What do you mean?"

"Why I have gone to different Life Insurance Agents and got them to explain the peculiarities and position of Companies they represent, and then let them talk as they feel inclined (and they always feel inclined) about the other Companies."

"Oh, bother the Agents, I say! they don't amount to anything."

"That's all very well, but I tell you if you go round amongst them for information, they will bother you pretty extensively; in fact, as I told you before, I don't believe there is one really sound Life Insurance Company in existence."

"Don't you believe one word those fellows say; they don't appear to have sense enough to know that they do more injury to life insurance in general than they do good to their own companies."

"Well if you don't believe the Life Insurance Agents, who must know something about these things, who are you to believe, and to whom can you go for information?"

"That's true, I don't profess to know anything about the matter myself, but, feeling it was my duty to insure my life, I just went to an office and made my application, passed my examination and have paid my premium regularly ever since."

"You are a happy man to be so free from anxiety, but I cannot help thinking there must be some truth in such a mass of statement, and I tell you honestly I am afraid to trust any one of these Companies, because you know there must be some fire where there is so much smoke."

"My dear fellow, don't take any notice of what these fellows say, or they will, I suppose, prevent you from insuring your life altogether."

"Why of course! They show me positive proof that there is not a Company without some fatal defect in its foundation or management, so why should I trust to them; it is not a question of good and better, or I would divide my insurance amongst them, but it is really worse and worst."

"Now, Thompson, I assure you that these fellows are utterly irresponsible, or they would not dare to say anything of the sort; there is not one of their Managers who knows what they are doing, or they would stop them at once."

"Stop them, do you say! Do you mean to tell me that these fellows you call irresponsible publish and distribute so much printed matter at their own expense? I tell you I know better; why I have seen a fly sheet signed by the Manager and Secretary of one Company which showed every statement made by the very Company you are insured in to be false from beginning to end."

"Surely you are mistaken; In the first place the Manager of my Company would not issue an untrue report, and in the second place any Manager in creation would have too much sense to publish such a document as you describe."

"Would they! Well how comes it that a libel suit is now in progress on a similar publication."

"Oh, that must be some careless journal, who has been so foolish as to be made a cat's-paw of."

"Perhaps it is, but every Company from the oldest to the youngest is open to similar criticism."

"Well I must confess I was shown a journal in which an exposure of a sort of gambling in life insurance appeared, but as I don't gamble myself I did not take much notice of it."

"Gambling or not, the very feature decried is held up by the Company assailed as the most desirable form of life insurance, and I was seriously thinking of trying it myself till I saw that article, and was presented by a Life Insurance Agent with a pamphlet entitled, 'The Truth about Tontines, Who

Invented them, What their object was, and How they work in practice'; since then I have dropped all notion of that speculation."

"Granting that what these things say is true, why don't you try one of these new co-operative concerns? it won't cost you much anyhow, and you see what they propose to do."

"Co-operative be——! Here is all about them! Just read, 'Vital Defects of Co-operative Life Insurance,' by H. S. Vail; you see it has 'Vital Defects' and so I would not put one cent in it, and besides I have seen the reports and actual figures of the Metropolitan Mutual Benefit Society, which was so strongly recommended by the Governor General, and I don't want any such investment for my money."

"You are a hard kind of a man to please, surely some of those big Yankee Companies ought to satisfy you."

"Well, in truth I did think of insuring in one of them, because I thought it would last my time anyway, but when one of their agents was talking to me he put into my hand a circular which went into the history of Canadian financial institutions from the time of the old Niagara District Bank forward, for the purpose of proving that we Canadians were a lot of fools and rogues and defaulters, and I felt so insulted that I would not have anything to do with such a defaming concern even if I never got insured."

"Is that so? Why do you know I was about going into a Yankee Company myself for an increase of insurance, when somebody told me all about the Globe Mutual and the Atlantic Mutual Receiverships, and gave me a pamphlet about some Governor's veto of a Bill to authorise some Yankee Company or other to capitalize some moneys which seemed to belong to the policy-holders, but as I did not understand the matter I just dropped it, and have not yet increased my insurance."

"Oh—so you have seen some of these fellows yourself, have you, and you have not wholly despised their statements as you would have me do."

"I must confess that *I have* been made very uneasy, or I should have increased my insurance as I told you, but not in a Yankee Company, because I got a fly sheet with the heading 'American Life Offices and British Insurers,' and being a loyal Briton I would have nothing to do with those Yankee fellows, but am thinking of trying one of these new Canadian Companies, as they seem to be doing very well."

"My dear fellow, I was in the office of one of the English Companies the other day when the Manager took out a book called 'Principles and Practice of Life Insurance,' and convinced me that the Company you are talking of had not sufficient what he called 'Loading' to enable it to carry on business with safety."

"What will a fellow do then—go into a British Company?"

"Not by any means—Here is a pamphlet which shows that they charge too much, and that, in spite of all that, so many of them amalgamate or fail that there is no safety in them."

"Well I must say this is a pretty kettle of fish; here are we: you want to insure your life and are persuaded out of it by life insurance men, and I want to increase my insurance and am almost persuaded to cancel my life policy by these very same men."

FIRE INSURANCE IN CANADA FOR THE YEAR 1881.

NAMES OF COMPANIES.	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the year.	Net Amount Paid for Losses.	Unsettled Claims.	
						Not Resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$
CANADIAN COMPANIES.							
British America.....	146,386	19,713,627	19,364,520	125,247	128,869	11,898	None.
Canada Fire.....	192,894	17,205,542	12,922,528	178,183	152,074	38,679	4,900
Citizens.....	100,873	16,280,900	13,021,443	95,787	89,058	6,862	1,000
Dominion.....	34,371	5,781,788	None.	46,460	54,582	1,500	2,750
London Mutual Fire.....	122,189	14,537,003	38,477,749	91,021	94,632	12,095	None.
Quebec.....	49,287	5,468,435	6,583,433	387,881	392,442	None.	None.
Royal Canadian.....	160,252	20,854,661	16,343,088	131,609	138,426	776	None.
Sovereign.....	119,363	10,813,250	17,202,237	116,703	107,042	13,042	None.
9 Western.....	282,409	29,675,947	29,521,410	172,275	175,619	6,255	None.
Totals for 1881.....	1,208,024	140,331,153	153,436,408	1,345,166	1,332,744	91,107	8,650
Totals for 1880.....	1,190,029	131,079,789	154,403,173	648,516	701,639	77,238	4,640
BRITISH COMPANIES.							
Commercial Union.....	277,885	29,811,855	28,453,765	209,566	203,594	6,455	2,950
*Fire Insurance Association.....	46,523	6,115,226	6,511,973	12,092	6,803	5,288	None.
Guardian.....	64,915	8,381,142	8,417,901	58,965	58,965	None.	None.
Imperial.....	170,486	19,560,442	17,327,203	137,912	130,320	15,767	None.
Lancashire.....	197,980	21,160,511	21,585,830	144,977	137,930	14,643	7,263
Liverpool and London and Globe.....	157,565	20,787,165	25,088,541	144,275	142,155	2,360	None.
London and Lancashire Fire.....	30,964	2,898,184	2,547,849	9,379	9,379	None.	None.
London Assurance.....	62,402	8,802,250	7,547,505	24,002	24,283	None.	None.
North British and Mercantile.....	271,375	33,579,486	31,568,752	260,791	253,794	9,153	None.
Northern.....	95,525	11,665,372	10,572,310	63,832	65,338	None.	None.
Norwich Union.....	52,901	7,280,153	5,330,188	14,205	14,205	None.	None.
Phenix of London.....	178,497	19,994,495	18,902,223	122,336	121,359	1,587	None.
Queen.....	194,162	20,416,439	19,326,060	145,032	150,759	None.	3,800
Royal.....	503,233	53,451,533	67,039,225	328,528	324,667	3,424	2,000
15 Scottish Imperial.....	52,072	6,339,585	6,901,974	21,655	21,821	None.	None.
Totals for 1881.....	2,356,485	270,243,838	277,721,299	1,697,547	1,665,372	58,677	16,013
Totals for 1880.....	2,048,408	227,537,306	229,745,985	763,640	855,423	27,507	24,670

* This Company reinsured from the Dominion \$4,962,329, on the 1st November, receiving on account thereof \$26,202.08; these amounts are not included in the columns of new policies and premiums.

NAMES OF COMPANIES.	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the year.
					Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$
AMERICAN COMPANIES.							
Aetna.....	107,571	12,818,341	7,450,625	63,797	60,018	10,570	None.
Agricultural of Watertown.....	57,361	4,865,636	12,164,991	26,107	29,316	960	None.
Hartford.....	87,616	9,320,115	9,633,132	69,955	71,227	4,510	None.
4 Phenix of Brooklyn.....	14,840	3,036,274	1,804,513	3,100	3,100	None.	None.
Totals for 1881.....	267,388	30,040,366	31,053,261	162,959	163,661	16,040	None.
Totals for 1880.....	241,140	25,434,766	27,414,113	112,680	109,516	11,901	2,200
RECAPITULATION:							
9 CANADIAN COMPANIES.....	1,208,024	140,331,153	153,436,408	1,345,166	1,332,744	91,107	8,650
15 BRITISH COMPANIES.....	2,356,485	270,243,838	277,721,299	1,697,547	1,665,372	58,677	16,013
4 AMERICAN COMPANIES.....	267,388	30,040,366	31,053,261	162,959	163,661	16,040	None.
Grand Totals for 1881..	3,831,897	440,615,357	462,210,968	3,205,672	3,161,777	165,824	24,663
Grand Totals for 1880..	3,479,577	384,051,861	411,563,271	1,524,836	1,666,578	116,646	31,510

INLAND MARINE INSURANCE BUSINESS IN CANADA FOR 1881.

NAMES OF COMPANIES.	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the year.
					Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$
CANADIAN COMPANIES.							
Anchor Marine.....	17,394	4,807,845	21,635	49,750	1,641	None.	34,209
British America.....	29,939	6,243,842	None.	14,939	15,398	None.	19,104
Royal Canadian.....	43,720	6,613,036	47,316	44,321	24,064	None.	57,818
Western.....	33,883	5,048,654	30,729	41,188	3,895	None.	31,287
Totals for 1881.....	124,936	22,713,377	99,680	150,198	44,998	None.	142,418
AMERICAN COMPANIES.							
Aetna.....	404	176,657	None.	None.	None.	None.	None.
Phenix of Brooklyn.....	40,296	5,719,571	64,193	31,472	15,575	None.	32,292
Totals for 1881.....	40,700	5,896,228	64,193	31,472	15,575	None.	32,292
Grand Totals.....	165,636	28,609,605	163,873	181,670	60,573	None.	174,710

FIRE AND MARINE INSURANCE IN CANADA.

IN THE YEAR 1881.

The abstract of the business of Fire and Marine Insurance in Canada was laid before the Finance Minister on March 25th by Professor J. B. Cherriman, Dominion Superintendent of Insurance.

On another page we publish tables from this abstract—giving the premium and losses and amount at risk, of each Company.

By adding amount for expenses to the totals of losses incurred it will be seen that the year 1881 was a very unprofitable one for Fire Insurance.

Premiums received		\$3,831,897
Losses incurred	3,205,672	
General Expenses (adding 10 per cent for Foreign H. O.)	1,058,751	4,264,423

Resulting in a loss of \$ 432,526

The losses being	84 p. ct.	of premiums received.
The expenses “	28 “	“ “
Losses and expenses	112 “	“ “

On a hasty glance it would appear that the Canadian Companies had suffered most and the American Companies least—but it must be remembered that the Quebec conflagration of June 8th last struck one of the Canadian Cos. whose main business lay in that, its home city, very heavily; and that the American Companies have no agencies in Quebec city, and suffered but little loss in that instance.

Making these allowances, there will not be so much difference in the results of operations by nationalities, although there are evidences of a something being very much wanting in the management of a few of the Canadian offices; it may be that the constant refusal to adopt and *keep in working order* the Plan system may have had a little to do with it—in the case of two of the Companies we know it had; but as during 1881 three Canadian Companies have changed their views in this matter of careful selection and supervision of risks we trust that 1882 will bring brighter results to these as to the whole community of underwriters.

The perusal of this abstract does not fulfil the gloomy forebodings of many ancient and honorable friends who constantly lament the terrible cutting of rates and general demoralization of the profession of Fire-underwriting—in the “Whither are we drifting?” style and otherwise.

The average premiums charged on risks written above:

	Premiums.	Amount at Risk.	per \$100
1880	\$3,479,577	\$384,051,861	90 cents.
1882	3,831,897	440,615,357	87 “

The great improvement that is made year by year in the class of buildings erected—which improvement we are in a position to know far exceeds in value that of the new mushroom growth that demands increased rates—and also the more efficient protection that is year by year provided in the erection of water-works, purchase and equipment of steam fire engines etc., etc., have a constant tendency to reduce rates by assisting to lessen the number and size of fires, and to lessen the probabilities of large conflagrations; and to these facts much of the decrease of rates from 90c to 87c must be attributed, and that being admitted it will be acknowledged that rate-cutting has not yet demoralized the profession beyond recall.

Still, in the face of the unprofitable results of last year's business, and of that of previous years, which show that, without extraordinary skill in management, reserves cannot be earned from Canadian business to guard against con-

gration contingencies, it would be madness on the part of any underwriter to further attempt to increase the income of his Company by any such means as “lower rates,” be his “method” of madness ever so skilful.

The increase in the amount of Policies of \$56,563,496, or 15 per cent., is a promising sign of the growth and prosperity of our Dominion, and though a small portion of this increase may arise from the re-insurance of a small Ontario Company, yet when the Ontario Government returns are issued it will, doubtless, be seen that the Companies reporting to that Government will show increase to far more than the amount of that Company's policies.

The increase in premiums, \$352,320, is rather over 10 per cent., and this in the face of 15 per cent. increase of amount of Policies, though possibly a fallacious way of showing decline in rates, which we have seen is but 3 cents per \$100, yet to those who prefer to estimate in this way it will add more strongly to the growing conviction that union among companies and careful consideration of *each other's* interests, added to skilful management and careful supervision, are essentially necessary to preserve to the underwriting profession of Canada that honorable status which it should be the pride of its members to maintain.

The Inland and Ocean Marine business appears to have been universally unprofitable, no Company being able to boast of success in their operations, and to a few the season proved disastrous. Some we believe intended retiring from this branch of their business, and the remainder have fully resolved to work together to show a far better result this year, in which we wish them every success.

INSURANCE PLANS.

DOES THE SYSTEMATIC USE OF BLOCK PLANS WARRANT THE NECESSARY LABOR AND EXPENSE ?

In July last we compiled from the reports of the Dominion Insurance Superintendent and of the Ontario Inspector of Insurance, the ratios of losses and of expenses to Premiums received, of:

1. The Companies who supported and used Plan system.
2. “ “ “ purchased occasional Plans.
3. “ “ “ gave no support.

We repeat these ratios, and add similar figures compiled from reports of 27 Companies for 1881, as furnished to the Dominion Government (adding 10 p.c. for all foreign Head Office expenses).

In 1879, of 37 Companies reporting to Dominion and Ontario Governments,

16 Companies supported Plan system.
11 “ took occasional Plans.
10 “ gave no support.

	Premiums.	Losses.	Expenses.
16 supporters,	\$2,286,706	61 per cent.	31.55 per cent.
11 some Plans,	824,147	75 “	32.25 “
10 none,	493,392	92 “	35.40 “

In 1880, of 35 Companies reporting to Dominion and Ontario Governments,

15 Companies supported Plan system.
13 “ took occasional Plans.
7 “ gave no support.

	Premiums.	Losses.	Expenses.
15 supporters,	\$1,978,971	32.44 per cent.	31.70 per cent.
13 some Plans,	1,413,370	49.36 “	32.74 “
7 none,	443,588	68.68 “	33.29 “

In 1881, of 27 Companies reporting to Dominion Government (Ontario returns not yet published),

15 Companies supported Plan system.
10 “ took occasional Plans.
2 “ gave no support.

	Premiums.	Losses.	Expenses.
15 supporters,	\$2,326,225	70 per cent.	32 per cent.
to some Plans,	1,276,835	83 "	31½ "
2 none,	171,476	286 "	28 "

We do not in any way claim that Plans achieve these results, but that the general policy of successful Companies is to adopt such appliances—and the above results show conclusively that the support of the Plan system has *not increased expense ratio*, and may fairly claim to at least have *assisted to lessen loss ratio*.

The following two questions have frequently been asked of Managers and of Agents who are in the habit of using Block Plans systematically:—

1. Do you know of any special instance, in which, by the use of Block Plans you have avoided a loss which you would have incurred had you not possessed and *used* these Plans; this apart from their general benefit for constant reference?

2. In towns of which you have had no Plans written up, have you incurred losses in any special case, where, from subsequent knowledge, you believe that reliable *used* Plans would have lessened the loss?

After due consideration the answer comes—Yes, in one or two special instances we saved (or would have saved) more than the whole cost of a complete set of Plans, and this outside of the generally acknowledged utility of such conveniences in Agents' reports, reinsurance matters, etc.

And a third question could be asked with similar results:

3. Did not the habit of writing up every risk and making constant reference to the Quebec Plan on acceptance so constantly remind you of the special dangers of each part that lines were kept down in consequence, and the cost of the Plan was saved very many times over when the conflagration of last year occurred.

Of course in such a conflagration all Companies must necessarily be considerable losers, but from our knowledge of the *practical use* made of the Quebec Plan by the various Companies interested, we could prove that those who took most pains to avail themselves of such aid as the Plans offer, suffered far less (considering the volume of their Canadian business and the special features of the locality) than those who trusted, *even partially*, to "intuition."

However, as such statements would unnecessarily irritate many able and true-hearted men whose grievance it is that Directors and Head Offices will not allow them the necessary funds and equipments to successfully carry out their idea of a well-equipped system—we do not think it wise to publish the details, but, by the results of each year's business of each of the above three classes, to show that the general adoption of the Plan system will be of benefit to Insurance Society.

PARLIAMENTARY.

ONTARIO LEGISLATURE.

March 1st. *Fire Insurance Policy Act.*

Mr. MOWAT moved the second reading of the Bill declaring that the statutory conditions applicable to fire insurance policies shall apply to interim receipts.

Mr. MEREDITH said he understood that, according to a recent decision, companies might, by varying the statutory conditions, practically void them.

Mr. MOWAT thought the hon. member was under a misapprehension on that point. The decision laid it down that the insured might elect between the statutory conditions and the conditions of the Company. He did not think it desirable that Companies should print conditions of their own, and he believed the Companies were now willing to abide by the

statutory conditions, with some modifications. He had not been able to decide as to whether he should accede to some of the changes asked for, and did not propose to deal with the matter till next session.

The Bill was read a second time.

April 3rd. QUEBEC LEGISLATURE.

After recess Mr. POUPORE moved for copies of all papers, documents and correspondence in reference to the licensing of foreign Insurance Companies doing business in this Province. In doing so the member for Pontiac referred to the late decision which had been given by the Courts and Privy Council, declaring, in the case of the Citizens Fire Insurance Company *vs.* Parsons, that insurance should be under local and federal control.

Hon. Mr. LYNCH said that the matter was one of the gravest importance, and that the matter would receive full consideration at the hands of the Government. If the judgments were right, the provincial revenue would be increased as well as the security of the shareholders. Between now and next session the Government would study the line of action to be taken. In the meantime, as there was no correspondence, he would suggest to the member for Pontiac that the motion should be withdrawn. Mr. Poupore consented.

April 11.

On motion of Hon. Mr. Lynch, the bills to provide for the inspection of provincial Insurance Companies and respecting mutual Fire Insurance Companies were read a second time and referred to a special committee.

April 14.

The Committee on Insurance Bills reported the bills of Mr. LYNCH, to provide for the inspection of Provincial Insurance Companies and concerning Mutual Fire Assurance Companies.

April 14. DOMINION PARLIAMENT.

In the Banking and Commerce Committee Mr. WHITE, [Cardwell], in the absence of Mr. GAULT, explained the object of the bill to explain the Act to grant relief to the Canada Agricultural Insurance Company, to define the power of assignees mentioned therein. The principal object of the bill was to confirm the appointment of the joint assignee, and to make provision for the filling of vacancies likely to occur, and to provide means by which the liabilities of the Company might be best paid.

A petition of the shareholders of the Company against the passage of the bill having been read,

Hon. Mr. BLAKE contended that the preamble had not been proved, and argued that the General Act for winding up Insolvent Companies provided the necessary machinery for winding up the affairs of this Company.

Hon. Mr. ABBOTT said he happened to know that this Company was in most extraordinary difficulties. The managing-director had left its affairs in a state which made it impossible to tell what the shareholders were, without judicial decision, and what shareholders had paid up their calls. He knew that difficulties existed which prevented the assignee from proceeding with the winding up of the Company's affairs, and in the absence of any evidence as to the nature of those difficulties, he suggested that the preamble should not be rejected, but that the bill should be referred to a sub-committee, to take evidence and ascertain the real nature of the trouble.

This suggestion was embodied in the form of a motion and carried. The committee to which the bill was referred consists of Hon. J. J. C. Abbott, Sir A. J. Smith, and Messrs. Desjardins, Plumb and Landry.

The bills to amend the Act incorporating the Canadian Users' Insurance Association, and to change the name of the said Company to "The Boiler Inspection and Insurance Company of Canada," and to authorize the Canada Co-operative Supply Association (Limited) to issue preferential shares, were passed.

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.

LONDON, Ont., April, 1882.

The Editor INSURANCE SOCIETY.

You were so kind as to draw attention to the wise action of our Fire Insurance Agents, in preparing and adopting a specific tariff of rates, but it is evident that you did not know what troubles we had gone through before we arrived at this state of comparative perfection, nor that the tariff is, as yet, only prepared and proposed, and not in actual operation, although it would have been put in force at the beginning of this month had not the first of April been deemed a rather ominous date for such an arrangement, in view of the short life of our last organization and its lamentable collapse by reason of its betrayal in the house of its friends and promoters.

In the name of everything relating to insurance it is time we had something to fall back upon, for we are a long way past the stage where a chromo is given as an inducement for the acceptance of our policy, seeing that we write on drug stocks at 50cts and on hardware stocks with privilege of unlimited quantity and unrestrained storage of oils, turpentine, gunpowder and dynamite at the same rate; so that when you come to dwellings, a very expensive chromo would be required to even up the rates.

We have had varied experiences in Fire Insurance; first, we had a Company who made Toronto rates a guide to ours and cut down our rates about twenty per cent. before they became conservative by reason of their fullness; then, we had an enterprising Agent who made one enquiry of each of our merchants, viz., "What rate are you paying," this he followed by the one uniform proposition, "I will take your risk at one-eighth less." This heroic form of canvassing sometimes succeeded, but in some cases led to questions as to the age and assets of his Company.

Then we had a gentleman whose martyrdom has caused his elevation to the higher ranks of insurance life, in which his talents for cutting rates have a more extended scope, and will, doubtless, result in the unlimited success of his Company in the matter of obtaining "risks," seeing that he is reported to have cut the rate of one risk on his own Agent, so as to secure it for his Company, although he had the aid and comfort of two very virtuous underwriters in his laudable operation; the notable success of this most brilliant financier has, however, prevented the Agent of his Company from securing a very valuable agency of which he could have made good use, but could not obtain it because of the natural hesitation as to placing it where its business might be cut off its books, by so famous an undercutter.

Then we had a gentleman who stayed outside the late Board and talked "monopoly;" perhaps, by this time he may be inquiring why his Companies did not make profit in Canada, and may reflect on the possibility of such a state of affairs having been produced by such operations as his own.

Then we have one of the most *reliable* Agents in the country, he reminds you of the Agent who, when the assured accused him of deception and said reproachfully, "I relied on you to see the matter all right," replied "I treated you as you treated me and I *relied* on you." How he will stand the test of our proposed tariff, or how his Companies will sustain him in his peculiarities, remains to be seen,—we hope for his reformation, as he is a very energetic worker, and may be an ornament to our profession, unless he becomes an awful example.

Our Life men are agitated about the action of their Companies in the matter of loans, because large amounts of Life Insurance are effected in conjunction with them as collateral security, and the fact of a Com-

pany having local investments is a good card in the hands of a skilful canvasser; by the way this may benefit the Scottish Union and National Fire, which has lately appointed Gillean & Butler as Agents here, as I see they have invested largely in Middlesex County Debentures.

It is said that the North American Mutual Life has loaned thirty thousand dollars (\$30,000) to one of our Church Corporations and secured a large amount of Life Insurance in connection with the transaction, and we are waiting with much interest to see what Company loans the sixty thousand dollars which is being negotiated for on the Masonic Temple here, as a much larger amount of Life Insurance will follow, and the Company making the loan will, no doubt, reap great advantage outside by their action.

This should be the one grand opportunity of the Masonic Mutual Benefit or the Maccabees or the A. O. U. W. or any of the very numerous organizations who keep their reserves where they may stay when they are wanted; as one grand assessment and investment would show that there was a possibility of funds being obtainable when required, and they would have something besides promises to refer to. You will be pleased to note that our building law is being rigidly enforced and that our fire department is kept in a state of efficiency by the efforts of our Worthy Chief Roe.

Our neighbours of London East are now in earnest in obtaining a water supply, but whether they will have an independent supply or one from the city is not yet determined.

London furnishes many warm supporters of INSURANCE SOCIETY and they look for its issues with great interest.

Yours truly,

THAMES.

SOCIETY NOTES AND ITEMS.

The London and Provincial, which has entered the United States, will start business in New York, Massachusetts, Connecticut, Rhode Island, Pennsylvania, Maryland, Michigan, Illinois, Wisconsin, Kentucky and Tennessee.

The total premiums received in New York by the Fire Insurance Companies during the six months ending December 31, 1881, aggregated \$2,247,063. The assessment on this amount for fire patrol purposes amounts to \$39,324, and that for general board expenses \$11,235.

In Woodstock recently a man sent a remittance to an Insurance Company. It proved to be one cent short. The Manager of the Company wrote him a full page letter with statement of account, and asked the remission of the balance. A post-office order for one cent was procured and forwarded. It cost five cents to remit the one to the accurate Manager, who promptly sent back a receipt.

Some plate glass windows in a building owned by Dr. McLarty of St. Thomas were recently damaged by a fire, and a claim for compensation was made upon the Insurance Companies by which his premises were insured, but they refused to entertain it, on the ground that insurance on a building does not cover plate glass windows when they are not specifically mentioned in the policies.

The Underwriters of Nova Scotia fix the rates of insurance in Truro at a much lower ratio than for other towns in the Province, because it alone possesses a system of water works that is of some service in quenching fires. The other towns in Nova Scotia are getting fire insurance at so cheap a rate that they do not see the necessity for any special protection other than that given by confiding Companies.

Whether the Companies will wait until a few of these towns burn up, before they wake up, their representatives alone know.

The Exchange Bank Building is being altered to provide basement offices, which, being well lighted, and very convenient of access from the street, will doubtless be in demand by Insurance Agents and others to whom a fair light and proximity to the front are desiderata. Had an elevator been placed in the building, the upper offices would have been far more readily availed of by professional men than the long stairs will now permit them to be.

A story comes from Winnipeg that a certain Montrealer, whose mission seemed to be that of predicting conflagrations and sulking at discomfort, was brought to his window to see one of those glorious prairie sunsets, "which Nature, by dint of doing the same thing so often, has learned to do to perfection," and that his only exclamation was, "Yes; but it doesn't last." It is thought up there that the staying qualities of Winnipeg mud might afford this gentleman some permanent satisfaction.

The Queen City Fire Insurance Company of Toronto make a call of Forty per cent. upon the capital stock of the Company, to be paid on 10th June, and also declare a special dividend of Four hundred per cent. on the paid-up capital, payable on 12th June.

This has all the appearance of successful operations, and the shrewd ability of Mr. Hugh Scott, the Manager, is seen, in at one and the same stroke, making the shareholders happy at a bouncing dividend and getting the money back to add to the stability of the Company.

The directors of the Fire Insurance Association, having already declared an ad-interim dividend at the rate of 5 per cent. per annum for the half year to June 30 last, recommend proprietors (at the annual meeting on April 5) a dividend for the half year to 31st December, 1881, at the rate of 7 per cent. per annum, making 6 per cent. for the year 1881; and to carry forward the balance, £32,500, to go towards forming a special fire fund for the purpose of meeting the unexpired risks on current policies, &c.

The funds of the Company, including £200,000 paid up capital and £50,000 reserve fund, will now stand at £282,000, in addition to \$300,000 of uncalled capital.

We regret the insertion of a paragraph in our last issue referring to Mr. J. Fisher of Cobourg (and also the absurd mangling of the meaning by the printer).

An article in our January issue showed how reliable Companies, that represented by Mr. Fisher being one of them, had eventually profited by the operations of bogus Fire Insurance Companies in the West. This article was misread by Mr. Fisher, who now apologizes to us for his hasty letter, which we are glad, for his sake, that we did not publish, and on which we placed a misconception, for which we, in return, wish to tender our apologies to a gentleman, who, we believe, worthily represents a sterling Company.

The Canada Fire and Marine Insurance Company has been advised by several of the most eminent counsel in Canada that the business it has been doing in the United States is *ultra vires* and illegal, and that it has no liability under its policies, and a letter to a Pennsylvania insurer says that "any shareholder of the Company can restrain it from paying any losses that may occur under said policies." The result has been that the Canada discontinues this underground business, which its best friends wish had never been commenced; but the statements freely made in the States that outstanding loss claims are being compromised at fifty per cent. of the amount due to the policyholders are not very creditable to the reputation of the Company.

The Water Works By-law, voted on in Toronto on 13th inst., was rejected by more than a two-thirds vote; the figures were 347 for and 767 against. The object of the by-law

was to obtain power for the City to borrow \$160,000 to be expended in the purchase of new engines, boilers, etc., mains to replace the old 6 inch. cement mains, an extension of wharfage on the east side of the engine house, the purchase of water services, and the erection of hydrants, it having been claimed that the means at hand in case of a heavy fire are inadequate.

The vote polled was very small, and it is to be regretted that sufficient interest was not taken by those in favor of adequate protection, to see that the by-law passed so as to secure the thorough efficiency of the already splendid system of water works of which Toronto now boasts.

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LEGAL DECISIONS IN INSURANCE CASES.

COMPILED BY

MESSRS. MONK AND RAYNES, ADVOCATES, MONTREAL.

PARSONS vs. THE QUEEN INSURANCE CO.

In this *cause célèbre* the question as to the amount of gunpowder which might be considered "just and reasonable," which was referred back to the Court of original jurisdiction by Their Lordships of the Privy Council has just been decided.

By the condition endorsed on the policy it was to be voided if more than ten pounds of gunpowder were stored on the premises—the statutory condition fixing the amount of gunpowder that might be stored at twenty-five pounds.

The learned Judge at the Assizes where the case was tried last month found that there was more danger from 25 lbs. of powder than from 10, and held that the condition in question was a reasonable one,—the jury having found from the evidence that there was more than 10, but less than 25 lbs. stored.

The verdict will be therefore against the plaintiff, unless the Court of Queen's Bench, to which he will now appeal, shall come to the conclusion taken by Plaintiff's counsel, which is, that the statutory condition adopted by the Legislature is the true test of reasonableness, and that any variation which imposes upon the assured a more onerous condition than the Statute does in dealing with the same subject matter is, by Legislative declaration, unjust and unreasonable.

SUPERIOR COURT, MONTREAL.

In re THE GLOBE MUTUAL LIFE INSURANCE CO., Insolvents;

and

WILMER C. WELLS, Assignee;

and

JAMES D. FISH, *vs* *qualité*, Contestant.

This was a contestation by the American Receiver of The Insolvent Co. of a dividend sheet prepared by the Canadian Assignee, by which it was proposed to pay Canadian claims in full out of the deposit made for their security with the Receiver General at Ottawa.

It appears that about the 29th May, 1879, the Company, which was then carrying on business in Canada as well as in the States, became insolvent, and the present contestant, Mr. James D. Fish, was named Receiver; Mr. Wilmer C. Wells, being appointed assignee for the liquidation of its affairs in Canada.

Wells then obtained from the Court an order by which the deposit of \$100,000 which had been made for the security of the Canadian policy-holders, was handed over to him, out of which he paid Fish the sum of \$17,500; reserving the balance of \$82,500 for the security of Canadian claims.

Wells then, after obtaining from the Superintendent of Insurance of the Dominion a valuation of the different policies in force, prepared a dividend sheet on this basis, collocating all the Canadian policy holders or the full value of their policies.

Fish then contests this dividend sheet on several grounds. Urging, *inter alia*, that the Canadian policy-holders have only a right to be collocated *pro rata* on the entire assets of the Company; that the Canadian policy-holders were insured on the mutual principle, and that, being so insured, they have only the right to claim in the distribution of the whole assets of the Insolvent Company share at the same rate as all other policy-holders, on the same conditions, whether such policy-holders be Canadians or not; that the deposit made in virtue of the laws governing insurance in Canada in the case of foreign Insurance Companies whose policy-holders are insured on the mutual principle, does not give the policy-holders the right to claim the full value of their policies out of this deposit, but that this deposit is only made to guarantee the payment of the dividend, which may be declared in favor of all policy-holders, whether in Canada or elsewhere, and that Canadian policy-holders cannot be collocated on the general assets of the said Company for a larger amount than that allowed to other policy-holders; and also contending that the dividend sheet was premature, as it could not be declared before the contestant had realized all the assets of the Company.

To this Wells answered that the Canadian policy-holders are entitled to be collocated for the value of their policies and entitled to immediate payment; that the Company is a Stock Company, and that the Canadian policy-holders are not insured on the mutual principle in the sense of "The Consolidated Insurance Act of 1877," and that contestant cannot, by a general contestation of the dividend sheet, contest the merits of the claims collocated thereon.

His Honor, Mr. Justice Mathieu, in giving judgment dismissed the contestation, holding that, under articles 743 and 748 of the Code of Civil Procedure, and considering all the facts of the case, the contestation should have been served upon all the interested parties; inasmuch as the merits of the claim and the collocation could not be decided in a case to which the claimants or parties collocated are not parties.

Then entering into the merits, the learned Judge cites sections 15 and 16 of the Consolidated Insurance Act of 1877, which provide:

§ 15. "In case of the insolvency of any Company all the assets held by the trustees, as required by the seventh section of this Act, together with the deposits of such Company, held by the Receiver General, shall be applied *pro rata* towards the discharge of all claims of policy-holders in Canada, duly authenticated against such Company; * * * *"

§ 16. * * * and all policy-holders in Canada shall be entitled "to claim for the full net values of their several policies at the time (including bonus additions and profits accrued) and such claims shall rank with judgments obtained and claims matured on Canadian policies in the distribution of the assets hereinafter described." * * *

Thus establishing the correctness of the principle that Canadian policy-holders should be paid the *pro rata* value of their policies out of the deposit at Ottawa in full.

He then proceeds to discuss the question of "mutuality."

By cap. 463 of the Statutes of the State of New York, passed on the 24th June, 1853, entitled: "An Act to provide for the incorporation of Life and Health Insurance Companies, and in relation to agencies of such Companies," by the charter of the Globe Insurance Co., by the Act amending said charter, and by the policies issued in favor of Canadian insured persons, it appears that Canadian policy-holders claiming a share in the distribution of the moneys in the hands of the said assignee Wells, have not been insured on the mutual principle in the sense of the last provision of § 16 of the Consolidated Insurance Act, 1877.

That it further appears that the Co. was an incorporated body entering into these contracts with the Canadian policy-holders, and that the insured parties were in no sense members of the said Co.

That in this case there was no reciprocity of obligations regarding the insurance between the parties insured, which is an essential element of insurance on the mutual principle.

That the return of profits realized by the Company which was to be made by the Co. to insured persons, according to the policies, was an obligation by the Co., a body incorporated towards the insured persons; and that the premium payable was a fixed and determined one, and that the insured persons did not contract any other obligation than that of paying their premiums as stipulated in the policy. Whereas, in mutual insurance the insured are the members of an ordinary partnership, and are equally responsible for the losses of the Society.

That the Dominion Parliament in decreeing, in the Consolidated Insurance Act, that if any Canadian policy-holder claiming a share in the distribution of the deposit made by the Co., was insured on the mutual principal, then such policy-holders could only claim a share in the distribution at the same rate as other persons insured on the same conditions, in the distribution of all the assets of the Company whether he be a Canadian policy-holder or otherwise, must have had in view, the case where they would be members of the association or Co., and would be at the same time insurers and insured, and liable for the debts of the Association.

That although it is quite true that the insured persons have a common interest in the profits which the Association or Co. might realize, yet the provisions of said Statute do not mention the same, but simply "mutual" insurance.

That there is no reciprocity of the obligation of insurers between persons insured in said Company, and that it is this reciprocity in the Insurance itself which the Statute contemplated as depriving Canadian policy-holders of the benefit of said Act.

BRIGADE NOTES.

Berlin, Ont., is asking for more efficient protection.

West Farnham, Que., is to have Water Works erected during this summer by a private company, with exclusive privileges for 50 years. The works will probably be in operation next fall.

Brockville is to have water works, with pumping power sufficient for a city of 30,000. The company erecting the works will supply 100 hydrants for fire purposes at \$60 per year. The town can, after ten years, purchase the works, their value to be fixed by arbitration.

Petrolia, Ont., is discussing the advisability of spending \$25,000 in Water Works, and is in as much need of a good system as any place in the Dominion. We wish the discussion a speedy and happy ending in the passing of a By-Law to secure that which will prove to be one of the town's best friends.

Winnipeg advertises for a First-Class Steam Fire Engine and apparatus—in addition to the two it now owns—also for a Chief and assistant Chief Engineer for the Winnipeg Fire Brigade; and as liberal salaries are offered doubtless the 15th April has found many applications from first-class men to fill the post.

Patent Couplings.—A well-known Chief of a fire brigade in the United States remarks as to patent couplings: "After spending a large sum of money in patent couplings, and testing all the known varieties of the same, I have reached the conclusion that a well-made screw coupling is the most reliable of any. It is quite enough to say of patent couplings that New York City, Boston, Chicago, etc., have discarded all patent couplings and gone back to the screw."—*The Fireman*.

Windsor, Ont., Fire Brigade are complimented by the *Essex Record*, on their prompt, energetic and skilful management of the efficient means at their command in extinguishing fires. Despite the muddy streets and the good hold obtained by the flames on wooden buildings, they were successful on March 9th, and again on the 12th, in saving all adjoining buildings; thus, with good water works and a live and well-organized brigade, Windsor profits by lessons learnt years ago.

Would that her namesake in Nova Scotia could be aroused to equip herself in like manner, in readiness for an emergency, for which it is the duty of her citizens to be prepared; though, like many another town, immunity has led her to rely on her past impunity from such dangers.

A practical use has at last been found for archery. General M. C. Meigs and others have been experimenting in Washington by shooting arrows with a life line attached for fire escapes. No difficulty was experienced in throwing an arrow to which was tied a line, over an eighty-foot flag staff. An arrow with 150 feet of cord wound on it was thrown at least 160 feet. It is expected that with a little practice firemen will be able to throw the end of a line into a window seventy-five feet above the pavement. Such twine will hold the weight of 100 feet of rope which will support a ton. The Potomac archers propose to offer a prize to the best archer among the firemen at the close of the shooting season, which begins in April and closes in November. They will ask the Washington Fire Department that some of the firemen be permitted to shoot with them from time to time and also practice archery at the engine houses.

Continued on page 67.

Under all of which considerations the Court was of opinion that the balance of the said deposit in the hands of the said W. C. Wells, or as much thereof as is sufficient, should be distributed *pro rata* amongst the claimants according to the dividend sheet prepared by the said assignee, W. C. Wells; and Canadian policy-holders are entitled to be paid the full amount of the value of their policies, as aforesaid; accordingly dismissed the contestation by the American Receiver, and sustained the answer thereto and the assignee's dividend sheet.

The Court further remarking that it is proved that policy-holders insured on the same conditions as the Canadian policy-holders in the United States, and particularly in the State of Virginia, have been paid a larger amount than contestant pretends should be allotted to Canadian policy-holders, and that this would be a sufficient reason for relieving Canadian policy-holders from the provisions of the last clause of section 16 of said Consolidated Insurance Act.

SUPERIOR COURT, MONTREAL.

Judgment has lately been rendered in the case of P. S. Ross, Assignee to the Canada Agricultural Insurance Co., against Wm. Worthington, who was one of the numerous shareholders of that Company, who took advantage of the extraordinary scheme proposed by the late president, E. H. Goff, with a view of reducing the capital stock of the Company, and commuting his shares by transferring what he held to Goff, and receiving a quarter of the number of paid-up stock from him. The action was brought directly against Mr. Worthington, the assignees having held that all the proceedings of Goff were illegal and *ultra vires*. His Honor confirmed this view, and decided in effect that the commuted stockholders were liable for the calls made upon the capital stock of the Company.

The three test cases of P. S. Ross, in his quality of assignee to the defunct Canada Agricultural Insurance Company, against Messrs. Riel, Harwood and Beaubien, were decided on the 4th. instant by Hon. Mr. Justice Mathieu. The actions were taken to compel the defendants, who are shareholders in the Company, to meet unpaid calls of the capital stock of the Company. The action was met by a plea setting up, amongst other allegations, that the assignees had no quality as official assignees, inasmuch as their appointment had never been ratified at the subsequent meeting of the shareholders, and therefore they had no power to make calls on stock; the plea further urged the same grounds as recently pleaded in the case of the Colonial Building Society as to the legality of the incorporation, and also that the illegal acts of the directors rendered the calls illegal. The Court, however, held that the assignees had been legally appointed in their position, and that the illegal acts of the directors could not mitigate the liability of the shareholders when called upon to meet the calls. His Honor also decided that the Acts of the Dominion Parliament with regard to Insurance Companies doing business throughout the whole of Canada were not *ultra vires*.

All three cases will go to Appeal.

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Fires in Canada during the Month of March, 1882.

EXPLANATION OF ABBREVIATIONS.

S, 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.							
DATE.				DATE.			
1 HAMILTON,	cor Bay and Duke streets, Gro- cery store.	....	....	19 DUNDALK,	Flour and Oatmeal mills.	....	2000
1 HAMILTON,	Dry goods store.	B 545	545	19 BUCKHORN,	Store and contents.	1500	None.
1 BELLEVILLE,	Store.	650	550	21 BISHOP'S MILLS,	Grist and saw mills.	6000	1400
1 MERRITTON,	Dwelling.	400	300	21 MANVERS TWP.,	Frame dwelling.	750	750
2 FARMERSVILLE,	frame tin shop and dwelling, B and C.	1182	1182	22 AMHERSTBURG,	Bruce house.	B 2000	None.
2 GREENSVILLE,	Carpenter's shop and dwelling.	600	....	22 HANOVER,	Woollen mills.	C 1500	1000
3 PICTON,	Two-story frame building. Grocery store. Office. Residence.	1500	....	23 ST. JOHN,	Frame dwelling.	3800	....
5 KINGSTON,	Dwelling and contents.	B 1000	None.	23 BRANTFORD,	Telegram Printing office Machinery.	500	300
5 STRATFORD,	Dwelling.	500	350	23 GEORGETOWN,	Frame dwelling.	....	....
6 BRUCE CO.,	Lot 18, con. 7. Dwelling and contents.	500	400	23 WOLFE ISLAND,	Barn and contents.	1400	1300
6 BELLEVILLE,	Grocery store and dwelling.	1000	None.	23 CHATHAM,	Dwelling (unoccupied).	2000	1500
6 BROOKLIN,	Frame store and contents.	5400	3800	24 WELLINGTON,	Jewellery store.	400	400
6 BRANTFORD,	Frame dwelling.	900	900	24 TORONTO,	Dwelling.	225	225
6 PERTH,	Barns and stables.	900	....	24 WELLINGTON,	Stores.	100	400
6 SILVER CREEK,	Hotel.	1000	....	26 TORONTO,	S 9, B 26, No. 112, flour mills.	180	180
6 ROCHESTERVILLE,	Frame dwelling and grocery store, B and C.	1200	800	28 TORONTO,	S 62, B 317, 94 Peter st., R. C. house.	1500	None.
6 STRATFORD,	Frame dwelling and contents.	1300	1300	29 WESTMINSTER,	1st con. Dwelling and contents.	500	None.
6 STRATHROY,	Dry goods store. Grocery and crockery store. Agricultural implements, &c. Store and storehouse.	600 3000 775 963 249	.... 3000 775 963 249	29 GUELPH,	S 12, B 84, oatmeal mill.	2500	Expired
6 SACKVILLE,	Dwelling and contents.	800	800	29 HARVICH,	Dwelling and contents.	800	300
6 ESQUESING,	Hotel furniture.	167	167	29 TORONTO,	S 5, B 7, Nos. 6, 12, 16. Planing mill and contents. Consolidated Purifier Co., ma- chinery. Furniture. Lumber.	1500	None.
7 HAMILTON,	Dwelling.	300	300	30 ELMIRA,	Nos. 57, 62, foundry.	35000	15200
8 WINDSOR,	S 3, B E, No. 1, Bakers' shop and dwelling. S 3, B E, No. 5, frame Grocery store.	800	571	31 RICHMOND,	B. dwelling. Dwelling.	7000 500 2500 1200 500	2000 500 None. 2500 300
8 LOBO TWP.,	Dwelling.	500	500	QUEBEC.			
8 TORONTO,	Frame stores.	141	141	1 MONTREAL,	S 12, B 76, Custom house.	1000	....
9 TORONTO,	Dwelling.	400	275	2 COVEY HILL,	Frame barn and shed.	500	100
10 MINTO, 3rd con.	Saw mills.	3000	None.	7 MONTREAL,	{ S 6, B 21, No. 406. Restaurant. Boots and shoes.	1100 187 600	1100 187 600
10 MT. FOREST,	Hotel stables.	....	....	7 MONTREAL,	Dwelling.	600	....
11 BELLEVILLE,	Dry goods store.	3000	....	8 MONTREAL,	S 75, B 594, No. 11, dwelling.	500	....
11 BELLEVILLE,	Hotel and dry goods store.	500	500	9 SHERBROOKE,	Dwelling.	800	800
11 BRIGHTON,	Dwelling.	400	320	9 LACHINE,	Club house and contents.	....	....
11 TRENTON,	Dwelling and contents.	480	420	11 MONTREAL,	S 6, B 20, Nos. 509, 511, leather store.	543.37	543.37
11 OWEN SOUND,	Frame dwelling.	400	400	12 SHERBROOKE,	Timber shed and contents.	1192.48	1192.48
11 BRADFORD,	S 1, B 14, pail factory.	400	None.	13 MONTREAL,	S 36, B 256, No. 41, nail fac'y.	8400	8400
12 HOLLAWELL TWP.,	Dwelling and barn.	300	200	14 MONTEBELLO,	Frame dwelling.	375	375
12 DUNDAS,	{ Frame dwell'g. waggon'mks and blacksmith's shop and 5 non-hazardous stores.	7000	....	18 QUEBEC,	Dry goods store.	375	175
12 GRAHAMSVILLE,	Hotel and stables.	500	500	18 QUEBEC,	Dwelling.	191	191
12 HAMILTON,	Brick dwelling.	400	400	18 MONTREAL,	S 24, B 166, No. 57, dwelling.	500	187
12 ESSEX,	Frame dwelling.	600	600	18 STONEHAM,	Dwelling, barn and stables.	2000	....
13 CARDIFF TWP.,	Dwelling and contents.	800	None.	23 GRAND LIGNE,	Dwelling and contents.	1500	....
14 OTTAWA,	S 27, B 134, No. 169, frame dwelling.	250	....	24 MONTREAL,	{ S 10, B 58, No. 200. Grocery store (wholesale). Saloon. Tobacco store. Hotel.	10000	5000
16 LONDON,	(Dufferin av.) Dwelling.	400	400	31 MONTREAL,	Brick and case dwelling.	845	845
17 TORONTO,	S 15, B 53, No. 105, hair- dressers store.	6000	2000	NEW BRUNSWICK.			
17 TORONTO,	S 30, B 67, 89 Jarvis street, double frame dwelling.	....	297	1 GRAND MANAN,	Smoke house.	900	None.
17 QUEENSBORO,	Frame dwelling and stable.	C 600	600	4 ELGIN, Albert Co.,	Dwell'g, work shop & barn.	1000	None.
17 COBourg,	Brick dwelling (unoccupied).	500	....	6 PORTLAND,	{ S 11, B 65, No. 74, Dwelling. No. 68, Dwelling.	800 100	400 800
17 WINCHESTER,	Dwelling and contents.	608	250	8 SACKVILLE,	(Dixon's Landing), Dwelling.	1200	1200
17 ROXBOROUGH,	Dwelling and contents.	400	250	9 FREDERICTON,	Calvinist Baptist church.	12000	7000
18 THURLOW,	Barn and contents.	450	200	18 WOODSTOCK,	{ S 3, B 9, No. 48, Hotel barn No. 53, Hotel barn	675 300	675 2000
18 LONDON,	{ S 24, B 107, No. 310, Pork packing establishment Dwelling.	1000	700	19 CHAMCOOK,	Charlotte Co. Dwelling.	10000	1000
18 HASTINGS Co.	Dwelling.	500	200	23 GRANDIQUE,	Dwelling.	1500	....
18 ORR LAKE,	Saw mills (new).	10000	4000	25 DEBEC STA'N,	Carleton Co. Residence.	3000	1200
				29 POCKMOUCHE,	Dwelling.	1000	None.

PLACE—No. ON PLAN.—BUILDINGS BURNT.	Total Losses.	Loss's to Ins. Cos.
NOVA SCOTIA.		
14 RICHMOND, Stable,	250	...
17 PICTOU, Dwelling.	1200	None.
30 SYDNEY, General store.	3000	1200
MANITOBA.		
13 WINNIPEG, { S 4, B 17, Nos. 225 to 237, (all frame buildings)	50000	32132
1 General store.		
3 Dry goods stores.		
2 Groceries.		
2 Boots and shoes.		
1 Confectionery.		
1 Photographer.		
1 Millinery.		
1 Tailor.	1200	500
1 Printing office.		
24 WINNIPEG, S 5, B 21, No. 6, Carriage works		

BRIGADE NOTES.

(Continued from page 65.)

The Chief of the Hamilton Fire Department says that three-fifths of the fires that take place in Hamilton may be set down as the work of incendiaries.

Montreal.—A donation to the Firemen's Benevolent Fund of \$50 has been made by Messrs. Crathern & Caverhill as an acknowledgment of the efficient services of the brigade at the recent fire at their Nail works.

Mr. John Elliott, wholesale grocer, whose premises on St. Paul street so narrowly escaped from being burned down by the fire at Turcot & Marchand's place, on St. Paul street, on March 23, showed his recognition of the firemen's great services by forwarding to Chief Patton the sum of \$100 for the Firemen's Benevolent Fund.

Montreal Fire Department.—The annual report for 1881 of the Chief Engineer of the Montreal Fire Department has just been submitted. From it the total number of calls for fires during the year appear to have been 323, being an excess of 69 over last year. Of these 213 were for fires causing damage, and 110 for chimneys and false alarms. The report goes on to say that much annoyance has been caused by false alarms, which were 26 in number, and in only one instance had a culprit been captured, who, being found half witted, was discharged by the Recorder. Several fires had been attended with heavy loss, viz.: Nordheimer's Hall, on 23rd of February, and the boot and shoe factory of Messrs. J. Whitham & Co., on 10th of July; at the latter fire Joseph Towers, of the salvage corps, was crushed dead by a part of the wall falling on him, a companion who was with him at the time having a narrow escape. Only one fire had taken place during the year at which a steam fire engine had assisted, the hydrants having been found sufficient for all purposes. Assistance had been rendered to the neighboring municipalities in several cases, and aid had been given to three barges and one steamship in the harbor. No citizen had received fatal injuries at any fire in the city during the year, and the casualties to members of the force had been very light. The quantity of serviceable hose in use by the brigade was 11,100 feet. The total expenditure for the year had been \$51,098.08; this included salaries \$37,382.40, widow Towers \$500, and widow Beausoleil \$300. The report, which is carefully prepared, contains a number of important recommendations with reference to the requirements of the brigade, the fitting of new buildings with proper fire escape ladders, etc., and expresses the satisfaction of the force at the restoration of the salaries to their former standard, together with the amount deducted in 1878.

Toronto.—In sending a donation of \$50 to the Firemen's Benevolent Fund, after the fire at 28 and 30 Wellington Street West, on January 12th last, Mr. John A. Carlaw writes to Chief Ardagh:

"The efficiency of your brigade, and the heroic efforts individually of yourself and men on that occasion, will bear a favorable comparison with the best fire brigade on this continent; but in consequence of the lamentably insufficient pressure of water from our present water works system, for buildings of the height of those just destroyed, I would strongly recommend the use of steam fire engines and of extension ladders and elevated platforms on such occasions in addition to the ordinary appliances. One engine should be kept in continual readiness at Bay or Court street fire halls, which would almost preclude the possibility of an uncontrollable fire occurring in this city, and which would engender a very gratifying feeling of security to the citizens generally after so enormous an expenditure by them (over \$2,000,000) for an efficient water service."

Hamilton.—The Fire Department has received the "jumping sheet" of which we spoke in our January issue, as a means of rescuing people from burning buildings. It consists of a spread of strong canvas, rimmed with heavy ropes, and is intended to be held by firemen, when necessity compels its use, while people who are cut off from any other means of escape from burning buildings jump into it. Several of the firemen and others, during a test, jumped from windows two and three stories high into it, without experiencing any ill results.

The first jump was one storey; from that the firemen and police jumped alternately from higher points till they at the last jumped from the top of the brickwork. It was proposed by a couple of the men that each make a jump from the top of the tower on the station. This the Chief would not allow, as the height was too great to risk as a matter of practise.

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Kentville

Liverpool
Lunenburg*
New Glasgow
Pictou
Shelburne*
Stellarton*
Sydney
Truro
Windsor
Wolfville
Yarmouth

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

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No. 1

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

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Brantford
Brighton
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Carronbrook*
Cayuga
Chatham
Chippawa*
Clarkeburg*
Clifford*
Clifton
Clinton
Cobourg
Colborne
Collingwood
Cornwall
Dresden*
Drummondville*
Dundas
Dunville
Durham
Elmira*
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Exeter
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Gananoque
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Glencoe
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Guelph
HAMILTON
Hastings
Hawkesbury
Hespeler*
Ingersoll
Jarvis*
Kemptville
Kingcardine
Kingston
Kingsville*
Lakefield*
Leamington*
Lindsay
Listowel
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L'Orignal*
Lucan
Lucknow
Lyn*
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Markham*
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Milton
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Orangeville
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Orono
Oshawa
OTTAWA
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Paisley
Pakenham*
Palmerston
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Park Hill
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Perth
Peterboro'
Petrolia
Picton
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Port Dover
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Port Hope
Port Perry
Port Stanley
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Renfrew
Ridgetown
Riverside*
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St. Mary's
St. Thomas
Samia
Seaforth
Shannonville
Simcoe
Smith's Falls
Southampton
Stayner
Stirling
Stouffville*
Stratroy
Streetsville*
Tarnworth*
Teeswater
Thornbury*
Thorold
Tilsonburg
TORONTO Vol. I.
" II.
Trenton
Tweed
Uxbridge
Walkerton
Wallaceburg
Wardsville
Warkworth
Waterloo
Watford
Welland
Whitby
Windsor
Wingham
Woodbridge*
Woodstock
Wroxeter
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Longueuil
Maskinonge*
Melbourne
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Part I.
" II.
" III.
Nicolet
Ormstown D'r'm*
QUEBEC
Quebec Coves
North Side
Quebec Coves
South Side
Richmond
Riviere du Loup*
Rock Island
St. Andrews*
St. Cunegonde
St. Eustache*
St. Gabriel
St. Henri
St. Hyacinthe
St. Jean Baptiste
St. Jerome
St. John's
St. Louis of
Mile End.
St. Scholastique*
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Shefford*
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Shediac*
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are prepared of most places above noted, giving information respecting means of protection against fire, etc.