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INSURANCE SOCIETY

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

Vol. II., No. 12.
OFFICE: 102 St. Francois Xavier St.

MONREAL, DEC. 20, 1882.

SUBSCRIPTION:
\$1.50 per ANNUM.

The Office of "INSURANCE SOCIETY"

IS IN THE
EXCHANGE BANK CHAMBERS,

No. 102 St. FRANCOIS XAVIER STREET, MONTREAL.

Annual Subscription (in advance) - \$1.50

Single Copies (in numbers less than 100) - 0.15

The Compliments of the Season.

Companies are always wanting reliable agents.

Agents are ever wishing to better their condition.

INSURANCE SOCIETY will always be happy to assist in negotiations—without charge;—if

Companies will communicate with us respecting their wants.

Agents state to us what they want, where they want it, and their qualifications.

We reiterate our requests for advice and counsel respecting proposed compilation of tables from our Fire Record.

1. Is this record worth tabulating?

2. How shall it be compiled?

3. What assistance will you render?

After the work is done, many of you will be very ready to say that a better method could have been adopted, so kindly give us your advice and assistance to obtain the method that shall be of most practical benefit.

If you can favor us with any memoranda of results of one Company's or Agency's business, the promise will be made that such memoranda shall be used only in deducing general results, for the general good, and not published or exhibited against your wishes.

Kindly favor us with proposals or advice without delay, as we hope to be able to get the compilation completed during January, and an early start will be half-way to accomplishment.

The principles of a sound Fire Insurance policy are becoming more and more thoroughly recognized in Halifax, and the feeling among the agents is tending to a more united and harmonious one than ever before.

May the wave roll onward, and may the similar inclination now apparent among underwriters in Montreal "take the tide at its flow," and roll on to unity and prosperity.

A series of reference books has been prepared (as advertised in 3rd page of our cover), with the intention of giving

supplementary information to that supplied by the insurance plans.

A request is made to each manager or general agent operating in the Province of Ontario, that they will make a practical test with 4 or 5 of these books for places where they have agencies, so that, by May next, they will be in a position to say, from *practical experience*, whether this method of keeping record of risks be worthy of adoption in general practice.

If this practical test be not made, the verdict will be as unfavorable as it was in regard to the Plan system seven years ago, and which, in that case, has since been reversed.

These reference books may involve too much labor for the benefits accruing, but a *practical test* is the only way by which a competent opinion can be given, hence this very moderate request.

The long-tried immunity from large conflagrations in England has been rudely changed during the last month— and fires in Whiteley's "Universal Providers' establishment," on 16th November, with estimated damage of \$300,000; in the Alhambra Theatre, on 6th December, say \$750,000; on Wood Street and London Wall, \$10,000,000 to \$15,000,000, show that conflagration—hazard still exists in the well-built cities of the Old World; and while, doubtless, furnishing cogent reasons to the public to "keep well-insured wherever you be," will also, (with the Kingston conflagration in Jamaica, say \$15,000,000, as additional stimulus) impress Fire Underwriters with the necessity of keeping in order efficient and practical records and safeguards against too large accumulation of liabilities.

We cannot help wondering how long London will bear with "hand engines," "one-inch nozzles" and "waiting for the turncock to give water." There must be a sweeping revolution some day; it is not a wise thing to give a fire an "average" start of half-an-hour.

The rapid accumulation of money at compound interest, is exemplified by the fact that if Christopher Columbus had put the cost of the outfit for his first voyage to America out at compound interest, at the rate of six per cent. per annum. the proceeds would now be more than the entire money value of the American continent—including the possessions of those living on it.

Estimating his outfit at the small sum of \$5,000 in 1492—this would have amounted to \$33,195,594,720,000 now, Taking the population of America at 85,000,000, this would give to each man, woman or child, \$390,000 or, at 6 per cent., an annual income of \$23,400 to each.

The Confederation Life Association has been attacked by the *Insurance Times* of New York as guilty of the habit of prevailing upon people to insure, and "as soon as the policies mature and become claims, to fight the heirs of the insured, under some pretence or other, to evade the payment due." The *Times* instances the case of the late Thomas Eaves of Boston, charging the Company with "an act of injustice and illiberal treatment," by refusing to accept a premium one day after it was due, lapsing the policy, and refusing to pay the claim on death of the assured.

This Association stands well in public estimation, and, being a thoroughly solvent institution, managed and directed by men of high reputation, has been winning a growing popularity.

The managing-director characterises the above-mentioned charges as untrue in every essential particular, and has instituted suits for libel against those who, he believes, have circulated the statements in Canada.

We hope to give attention to this matter in a future issue; but, from facts as at present elicited, it is evident that the policy lapsed by non-payment of premium on 1st March last; that the local agent notified all parties interested, and urged them to keep the policy in force, as there would be profits accruing under the quinquennial division; that no tender of the premium was ever made to any one acting on behalf of the Association; that the case was considered by the directors, who granted the paid-up surrender value, which they considered the only way that they could deal with it, having a due regard to their trust.

Why is Fire Insurance unprofitable in Canada? we asked last year. The essays received were few, and, in the opinions of the judges who discussed their merits, not satisfactory, and the question still arises, why? Many friends still hold that the field is to blame, not the tillers; field too small for profitable working. The following extracts from New Zealand Stock and Share List, of Local Insurance companies there, prove that a smaller field can be successfully worked. Why not so here?

Companies.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Last Dividend Per Annum.
New Zealand.....	£1,000,000	£200,000	£176,585	15 p. cent.
National, N. Z....	2,000,000	50,000	111,288	25 "
Standard, N. Z....	1,000,000	74,768	16,331	7½ "
South British, N.Z.	1,000,000	100,000	98,879	10 "
Union, N. Z.....	2,000,000	75,000	48,771	10 "
Colonial, N. Z....	1,000,000	50,000	16,235	.....
Victoria, N. Z....	1,000,000	44,766	61,488	100 "
N. Z. Accident...'	20,000	2,000	2,751	12½ "

A personal quarrel on paper is progressing between the Fidelity Company of New York and the Guarantee Company of North America.

The *Spectator* says that the quarrel has taken on the form of abusive circulars, confidential and non-confidential—each company attacking the other in a manner that is calculated to bring discredit on both—and then offers a word of advice that is both well-meant and wise: "Detraction and defamation are means of warfare that have boomerang attachments, and are sure to recoil upon the heads of those who employ them. It would be much more becoming for the managers of these companies to cease their scalp dances, wash off the war-paint, smoke the pipe of peace, and hereafter devote themselves to the better work of educating

the public to a more thorough appreciation of the value and importance of fidelity Insurance. There seems to be no good reason why the lion and the lamb should not lie down together, nor is there any apparent necessity for the lamb being inside of the lion to insure perfect tranquility."

ONTARIO MUTUAL LIEN POLICIES.

We have received a long letter from Mr. Hendry, replying to charges made against his company in various papers. It is too lengthy to be inserted in full, but the most important portion is as follows:

The "Acknowledgment of Lien" as published in your columns and those of other journals has in no manner abnormally increased the Company's past year's income, the offensive document being an entirely different form and substance, and, per consequence, your correspondent's fabric built on a false foundation is false and absurd. The Liens placed to the credit of income have also been placed to the credit of the respective Policy Holders who executed them, and the Company, in its liabilities, has charged itself with the full present value of the unpaid portions of future premiums which the Liens represent (and appears distinctly so stated in our last annual report in the following words: "Amount of Reserve required (including LIENS, deferred premiums, notes, etc.) based on the Actuaries' Table of Mortality, and 4 per cent. interest, \$302,780.90"), so that if the Liens had been excluded from "income," so would they fairly have to be from "liability," and the Company's balance sheet would remain practically the same, and not as falsely cooked by "Curiosity" in the October number of the *Budget*. This correspondent is also wrong in his item of \$10,000 discount on Liens. The Liens represent their own basis of interest and are worth exactly what they bear, the same as any other of the Company's investments, and have as little to do with the reserve. Had "Curiosity" made himself acquainted with the facts of the case as above given he might have saved himself the trouble of writing to you, and the expense of having his *dishonest* effusion printed and circulated by his agents, and also of having them *posted up as public handbills*.

The following communication from one of our Auditors bears ample evidence of the Company's Liens being fully covered by Reserve Liability:—

Nov. 13th, 1882.

To the Editor of the *Budget*, Toronto:

DEAR SIR,—In any reply which may be made in your journal to the attacks which have appeared therein directed against the Ontario Mutual Life Assurance Company, I wish you would insert the following. I know those attacks to be malicious and unwarrantable in every sense.

Yours truly,

GEORGE J. JAFFRAY,

Auditor O. M. A. Co.

CERTIFICATE.

I hereby certify that after auditing the Books and Accounts of the Ontario Mutual Life Assurance Co. last March, I went over the Liabilities held against Liens, and found that the full present value of the reductions on Premiums represented by Liens was *fully covered in Reserve Liability*.

GEORGE J. JAFFRAY.

• Galt, Nov. 13th, 1882.

We have been shown an "Acknowledgment of Lien" form which agrees exactly with that published in the different journals, and think it strange that the actual form should be said to be of "an entirely different form and substance." We think it would be desirable that Mr. Hendry should point out in what particular the published form is incorrect.

We are much pleased to hear that an item of liability corresponding to the liens in the assets was set aside, but would also like to know whether this was valued on a four per cent. or a six per cent. basis. From some expressions in the letter we incline to the opinion that it was at six per cent, but we are not sure, for the wording is ambiguous. It makes a great difference in the amount of the Reserve:

SPONTANEOUS COMBUSTION.

IN COAL HEAPS.

In continuance of queries in October number and remarks in November, on this subject, we have had it hinted to us that, with reference to coal from the Maritime Provinces:

"Sydney mines, small, will fire in heaps.

"Big Bras d'Or coal is the worst in Cape Breton.

"Vale and Acadia lump and nut are the least liable of all.

Considerable attention has been drawn to this subject, and several members of the Insurance fraternity have promised us remarks and records of facts in this matter.

One gentleman who had witnessed several cases of such spontaneous combustion writes for information as to the probable cause to Mr. H. S. Poole, manager of the Acadia Coal Co., and formerly government inspector of mines for Nova Scotia; and as Mr. Poole's reply contains some very valuable information, his permission was obtained to have it published.

The practical hints at the end of this letter should prove of valuable service to underwriters.

STELLARTON, N.S., November, 1882.

DEAR MR. _____ :—

You ask me for information on the so-called spontaneous combustion of coal, some fires having directed your attention to the matter.

In 1875 a royal commission sat in England to enquire into the subject, more especially in connection with the loss of ships through fire at sea; and in the report published the next year appears a paper submitted by me at the request of Mr. Childers, the chairman. On making enquiries, and finding little information to be had on this side of the Atlantic bearing on the direct object of the commission, I collected data connected with the storage of coal on land, and fires that had occurred in sheds and open heaps.

From the information obtained I abstract the following as of probable interest to you :

The conditions necessary for spontaneous combustion of coal are warmth, air and moisture.

The presence of iron pyrites, though doubtless the more frequent cause, is not the one requisite, alum and other shales and some pulverized coals will heat though no pyrites be present.

Apparently all damp and freshly broken coals go through a heating stage when thrown into heaps; gas coals to a greater degree than steam coals.

Generally the smaller the coal the greater the liability to heat; in ships fires more often break out about the hatches where the small coal has collected, and in sheds about the "runs." Yet it should not be lost sight of that while the "pea" of some seams has fired, the same coal mixed with dust and fire clay of the mine has not only not fired but refused to burn when in heaps free of wood.

Some coals are very much more prone to take fire than others; some north country coals are almost certain to do so on a long voyage;

Broadly stated, Cape Breton and Cumberland coals are more liable than those of Pictou, but the knowledge is too meagre to frame a table of the relative liability of Nova Scotia coals.

While the coarse coal of some seams has never been known to heat to an injurious degree that of others has taken fire when piled on wooden floors or about wooden posts sustaining the roof of the coal shed.

While at the mines heaps containing thousands of tons of mixed coals which have stood for months, in cases even for a year or more, have never been known to take fire. In some of these heaps when lifted in late summer have been found the ice and snow of the previous winter :

And the small coal of the same seams has taken fire when in heaps on wet ground, and yet has not fired under circumstances in every respect similar, except in this, that the ground was drier and not constantly wet as the other.

The point that I would specially bring to your notice is this: that wood, either in contact or mixed with a coal liable to heat, is an additional source of danger. Invariably the wood first takes fire and com-

municates flame to the coal which has heated it; and I surmise that there have been many cases of fire in coal heaps where the heating of the coal would never have reached an inflammable point but for the presence of wood.

Hence I conclude that you are justified in regarding as suspicious:—
Any large heap of wet coal about wooden posts or on wooden floors.
Any mixture of wood and damp small coal in a warm place, e.g., in contact with piping or brickwork heated to 75° Fahrenheit or upwards :
Keeping of course in mind the character of the coal in question.

Yours faithfully,

HENRY. S. POOLE.

THEN AND NOW.

NOTES ON SUNDRY CHANGES IN CANADIAN FIRE INSURANCE CUSTOMS AND PRACTICE DURING THE LAST 25 YEARS.

To such of our friends still extant, and still in business, whether insurance or mercantile, and who were also in business twenty-five years ago, a very brief retrospective glance will suffice to show that many changes more or less important have been made in Fire Insurance, and in the methods of working it during, say, the last thirty years. Most of these changes and innovations have been in the direction of concessions, and valuable concessions too, made to the insuring public, and for which I fear the said public have not given adequate return, to judge by the figures published in the Dominion Insurance Blue Book. It is true that the generally liberal treatment of the insured to-day, as compared with the rigid and strictly enforced rules and policy conditions of a few years ago, has grown out of the rivalries and competition of one company with another in the rush for business—also, that the more important and valuable of these concessions and advantages allowed them, and to which I purpose referring *seriatim*, have been accorded mostly for the same reason; but it is a question worth considering whether, in view of the facts that the tendency of rates is downward, and the fire losses certainly not on the decrease, the companies have not, unwisely and *gratuitously*, relinquished certain privileges and advantages that they formerly enjoyed, and which had a money value, in the mad haste to secure a large volume of business. I think they have, and the managers of these Companies I should say, think as I do, for the framers of the various tariffs and tariff associations—all practical, experienced men—in addition to their chief duty of "fixing rates" for the various hazards, have also sought to improve upon the practices of their day by embodying in the constitutions they prepared, certain rules, with the view of prohibiting some and restricting others of the many methods by which lively companies often seek to coax trade to their doors.

Undoubtedly Insurance Companies have the right to seek business in their own way and to grant their insured all the privileges they ask for, *gratis*, if they choose; but for every new privilege so granted by any one Company the patronage they may receive in return is but temporary, for others, to save their policies, must make the same concession, and so all come rapidly to the same level, with the result that the Insuring Companies lose a point which the insuring public gain without giving a consideration for it. There are a few staunch conservative institutions whose managers (pupils of the old school of things) endeavor still, as they endeavored in the past, to stay this downward course in insurance practice, and their influence has no doubt been beneficial;

but, unfortunately, they can do little more than protest, for they have often to elect between losing some good account or doing as such and such institutions are doing, or stand ready to do. The remedy for all this is in the hands of the Companies. They have the knowledge and the power to improve matters, if they had the *unanimous* will and resolve. That little IF!

I desire to glance at a few of the contrasts presented by the insurance customs of to-day as compared with those of, say, thirty years ago. In the old times it was considered a most reputable appointment when some gentleman, or mercantile firm, received the agency for a good and responsible Insurance Co., native or foreign. Such appointments were sought after, but were not so readily obtained as in these later days. A position of this kind conferred on the holder of it a social status equal to that of a bank agent. But the local bank agent of to-day is, I fancy, looked upon by the general public as a deal more important personage than the "insurance man" of this town, who is voted to be rather a bore. "Familiarity breeds contempt." When a merchant requires some bank accommodation, he calls on the agent, waits his turn for an audience, enters the *bank parlor*, hat in hand, and the interview between the parties is characterised by more or less of condescension on the part of the banker and of more or less meekness on the part of the merchant—all according to circumstances; but when the same merchant desires to place some insurance on his property he simply lets his intention be known, and, perhaps before sunset he is waited on by the "insurance men" whether Local Agents, Special agents, General agents, Branch or District agents, Inspectors, or whatever their designation may be, all begging for his risk. Perhaps a Secretary, Manager, General Manager, or even a Managing-Director who happens to be in town may be brought in by the local and introduced as "our manager" to give weight to the special advocacy of the said local. And the wise merchant will reply to them all: "Gentlemen, your Companies are all equally good I see, therefore that one who quotes the lowest rate takes my custom." He receives quotations, (which doubtless vary greatly) accepts the lowest tender, and places his insurance, making no subsequent secret of the rate he pays. Next year he will have a "shade lower" quoted by a rival agent and perhaps again the third year, who can tell! Naturally our merchant, after much repetition of this process begins to feel that he confers quite a favor on the Insurance Company whom he has selected to pay his loss, when it occurs. In consequence he feels independent, resents any plain remarks regarding his hazard and suggestions offered as to improvements that might be made about his premises to lessen the fire risk, and generally despises conditions of policies, looking upon them as obsolete, old-fogy, etc.; and so, altogether, from the position of "*applicant*" as he is termed in the paper called "application of insured," and which he is supposed to fill up, and supposed to sign, he has somehow twisted the Company into the position of Applicant. The Company's Agent suggest the insurance, fills up the application, makes the diagram on it, signs it, and very often advances the premium. No wonder that out of this anomalous condition of things many evils spring, and in the event of loss and subsequent differences between the parties litigation is most likely to ensue, to the detriment of insurance generally.

In past years it used to be different. Unsolicited the merchant called at the insurance office of his choice for an insurance, giving all details. If the risk was acceptable, his application, signed by himself, then and there, was taken, an interim receipt given him, and the premium paid at once, for insurance was then a *cash business* as it always should be. (The agents of those days did not take harness or other "store pay" for the premium, as was shown to have been done in a recent law suit.) Subsequently, if necessary, the risk was inspected by the proper officer. If approved, a policy was duly issued and the transaction completed. If rejected, the applicant had his money returned, less the charge for the time he was held covered, whether little or much. Renewal receipts for continuance of policies, were required to be paid for with like promptitude, even as notes due for payment at a bank, otherwise policies lapsed. Now-a-days, agents feel it a small thing to ask pay for carrying a risk for a few days, say a week or even a fortnight, pending its acceptance by a head office, and which risk was finally declined. The system of not collecting the premium at the time the interim receipt is given puts the agent in an awkward position should he endeavor to collect for time covered, seeing that the applicant has the idea that no service was really rendered, as his application has been refused,—for which the agent, moreover, so lately begged. The interim receipt under such circumstances seems a farce, so far as collecting money *earned* under it is to be expected. *It is a protection, however, for the insured*, and in event of loss pending consideration of the application the insurance must be paid. If it were possible to ascertain, it would be highly interesting to learn what the aggregate insurance and what its yearly value, for which Companies receive nothing, whilst risking thousands. In the light of the customs of to-day it may seem paltry to exact payment for covering a risk for a few days, which we decline to continue; but from what source are we to derive funds to pay for any losses, and they do occasionally happen, occurring whilst a risk is under consideration? I shall now proceed to consider some of the advantages given, and concessions made to our good friends, the insuring community, for which, in my opinion, they have not given a consideration. And first let us look at that model proviso and policy-rider, know as the "Mortgage Clause."

(To be continued.)

THE OLDEST LIFE COMPANY IN EXISTENCE.

The oldest purely life company in existence is we believe "The Society for Equitable Assurances on lives and survivorships," or, as it is briefly called, the "Equitable Society" of London, England. There are companies like the London Assurance and Royal Exchange which transacted the business of life assurance before the Equitable, but these are rather fire than life offices. There may, too, be some other associations still existing which were founded at an earlier date, but these are not properly life assurance companies in the modern sense of the term.

The society was organized at a meeting of seven persons on the 2nd March, 1756. Some persons had become dissatisfied with the working of Amicable Society, and determined to found an *Equitable* society, and this was the result.

Nearly six years were, however, wasted in vain endeavors to get a charter. The rates of premiums which they intended to charge and many other details had to be laid before Parliament. One of the chief objections was that the premiums were too low. The following was the scale proposed. It is about double what now prevails.

£100, All life.

Age.	Males.	Females.
14.....	£2 17 0	£3 3 11
20.....	3 9 4	3 14 3
25.....	3 14 0	4 1 5
30.....	3 18 7	4 4 4
40.....	4 17 9	5 4 8
49.....	6 2 5	6 11 0

In 1762 the real beginning was made under a "Deed of settlement." Those persons who had advanced money towards obtaining a charter, and who still stood by the enterprise, were known as "charter fund proprietors," and had a certain interest in the profits. The first policy issued was on the life of the managing director, Mr. E. Rowe Mores. During the first four months about thirty policies were issued for £5,100, being an average of £170 per policy. Every director, officer and agent took an oath that he would keep secret the names of all persons assured by the society (himself excepted), and all matters which might be transacted at any meeting of directors.

The progress of the company may be seen by the following table :

Year.	Policies in force.	Assurances in force.	Assets.	Surplus distributed.
1774.....	734	£230,000	£33,800	.....
1776.....	913	.....	60,000	54,000
1786.....	2,100	977,330	.....	11,000
1792.....	4,640	2,976,476	500,000	99,000
1799.....	5,124	3,900,000	1,000,000	258,000
1809.....	7,320	8,024,000	4,330,000	975,224
1819.....	9,650	.....	6,235,000	2,000,000
1829.....	8,867	12,417,630	10,411,540	3,408,552
1839.....	7,481	14,080,247	10,689,932	2,969,502
1849.....	6,044	8,305,495	8,858,047	2,113,372
1859.....	4,679	6,262,000	6,564,671	1,514,066
1869.....	3,785	4,911,496	4,609,736	1,155,339
1870.....	.....	6,027,851	4,276,314	.....

In 1769, a very keen discussion occurred between the "charter fund proprietors" and the policy-holders as to their respective interests in the profits of the society.

In 1815 "the society continued to increase to such a degree (says the actuary) as to excite an alarm for its safety, from being rendered unmanageable by its magnitude, and the extent of its concerns." The directors "were clearly of opinion that some measures should be devised to check the too rapid accession of new members!" With this end in view it was decided that no person assuring after 31st December, 1816, would receive any share of the profits until the policies then in force had been reduced to 5,000! We find them later on congratulating them on the wisdom of the measure they had adopted, for they had proof that it was succeeding!

About 1825 another discussion arose as to the disposition of that portion of the enormous surplus which accrued, but which by the terms of the deed of settlement could not be divided. This seems to have approached £1,000,000.

The Equitable has never paid any commissions to agents, and in 1869, the chairman at the annual meeting said that they had in consequence "distributed to the representatives of its deceased members £1,840,000 more than would have been paid had the business of the society been subject to agency commission. This, of course, was his way of looking at the matter.

In its palmy days, the society was a mighty power in the land. Its enormous assets (especially for those times) and the fact that over ninety per cent. of its investments were in consols, gave it great influence with the Government. It was not only respected, but feared. Within the last forty years, it has, however, lost ground very much, as is shown above.

We have now taken a hasty glance at the rise, growth and decline of this great institution. As we leave it, the thought will probably occur to our readers as it does to us, What a chance was missed, by the foolish shortsightedness of its members, of building up a company which would to-day stand high above all similar institutions in any part of the world.

SPIRIT OF THE INSURANCE MARKET REPORTS.

Compiled for INSURANCE SOCIETY by Gardenhose Bros. :

Toronto, December, 1882.

Timber in good supply—we quote ;
Wood (Silas), active as ever, but transactions quiet.
Do (Tom). Activity more marked than in summer months, owing to competition.
Do (G. W.). Good local demand only.
Boards (Toronto make). The best seasoned, and best dressed in market—Well tongued and grooved—good supply.
Do (Montreal "). Market stirring in sympathy with Quebec.
Do (Hamilton "). Stock decidedly "waney," but not much on hand.
Do (London "). Condition green, but good in shape, rather compact, and without knot holes like the older manufacture.

Fish, Trout—In splendid condition—Specimens to hand are fatter and longer than last year.

Pike—Transactions limited.

Poultry—*Phœnixes* (Per brace)—Steady demand for the English bird in this market. American variety in hands of new dealers doing better than formerly.

Miscellaneous—*Coals*—Smith's (Alf.). Large stock on hand ex. "Lion" and "Imperial."

Flour (Graham), "Queen" brand. Sales have been greatly pushed this Autumn.

Budgets "Mauve" and "ashes of rose" shade, we quote 2 for 30c or \$1 per dozen.

GARDENHOSE BROS.,

Members Regular and Irregular Insurance Boards.

S. F. COVINGTON'S ADDRESS BEFORE THE FIRE ENGINEERS.

Following is an abstract of the principal portion of the interesting address delivered by S. F. Covington, of Cincinnati, before the Fire Engineers' Convention in that city on September 12, 1882 :

The law provides punishment for the incendiary, and I hope the day is not far distant when it will punish the man who, through negligence, fails to provide the proper means to prevent a fire from originating in his premises. The statistics show that, taking the duration of fires occurring in the United States and apportioning them to time, there is not a single moment in the year in which there is not a fire capable of considerable destruction prevailing.

The topics selected for discussion at this meeting are remarkably well chosen, and they pretty well cover the entire field of fire department service. As an underwriter, I note with especial satisfaction that the subject of spontaneous combustion will be considered. It is a very important factor in fire waste. The topic, "Are insurance companies benefited by salvage corps and fire patrol?" in my opinion admits of but a single answer. Anything that saves property from waste by fire and its sequences benefits insurance companies and the public, and in this view the topic might be enlarged so as to embrace the public.

It is estimated by those who have given the subject careful investigation that the value of the property annually destroyed by fire in the United States exceeds \$100,000,000. To replace this would require the surplus production of 100,000 men at two dollars per day for twenty years, or that of 2,000,000 men, which is one-fifth of the male adult population of the country, as shown by the census of 1880, at the same compensation, for one year.

The value of the potato crop of the United States in 1880 was \$81,062,214; of tobacco, \$50,600,000; of barley, \$30,090,742; of rye, \$18,564,560; and of buckwheat, \$8,682,488. By this it will be seen that the fire waste exceeds the total value of our potato and rye crops combined, and also of the aggregated values of tobacco, barley and rye. The total production of all the states and territories for the year ending June 30, 1881, was gold \$36,500,000, silver \$42,100,000; barely three-fourths our annual fire waste.

The average annual loss by fire in the State of Ohio is about \$5,000,000, a sum equal to the aggregate amount placed upon the grand duplicate of the state for county tax, poor tax, bridge tax and road tax. It is barely \$1,000,000 less than all the taxes collected for school purposes.

One of the greatest difficulties in the way of educating people up to the point that so many fires must not be permitted to occur, and that property must not be thus so wantonly wasted, lies in the fact that many persons look upon burned property as not lost if it is insured.

The Cincinnati directory of 1831 contains the advertisement of a local insurance company still doing business, in which it is stated that applications for insurance will be received during office hours, which are from 10 to 12 o'clock a. m., and from 2 to 4 o'clock p. m.

How stands this matter now? Embracing the whole country, 90 per cent. of the premiums paid to insurance companies is obtained by persistent solicitation and concessions on the part of solicitation as to rules and rates, which must, sooner or later, destroy the prosperity, if not the very existence, of the business.

A policy written where no care is taken to prevent fire encourages more carelessness, and it is in the reckless race for business that underwriters promote carelessness and, as a consequence, fires. A policy written where there have been two or three fires from spontaneous combustion, friction, or causes unknown, is an indorsement of all the negligence that permitted those causes, and a wrong upon the public. The

fire department has a full natural right to inquire into the manner in which insurance companies write upon risks, and it is within the province, and perhaps the duty, of chief engineers to inquire by what right an insurance company assumes the risk of a man of a bad reputation, or one who is careless as to guarding against the dangers of fire. Firemen's lives, which are exposed to danger every moment from the time the joker ticks until they are returned from a fire and housed, should not be thus placed in jeopardy because careless or dishonest men hold indemnity from insurance companies.

You who must now meet the fire in the sixth and seventh stories, and sometimes in stories still higher, in buildings covering acres instead of yards, and crowded to their utmost with inflammable material, between walls ready to topple of their own weight, I feel sure will corroborate my statement that the fire dangers have increased in greater ratio than the means of extinguishing them.

A reduction in the number of fires certainly, and possibly in their destructiveness, depends more upon the underwriters than upon either the municipal authorities or the fire departments. The inability to secure insurance, or, if at all, at enormous rates, will do more to secure care and avoidance of danger than all the laws that can be enacted.

A city has the right to dictate the character, style and material of all buildings erected within its limits, and of defining what are safe and unsafe, not only as to permanency and stability of structure, but as to the preventing or facilitating the spread of fire. The first duty of a municipal authority is to prevent fires by seeing that buildings are properly constructed and occupied to that end; and, since all experience has demonstrated that there is and can be no such thing as absolutely fire-proof buildings, especially when filled with combustible and inflammable merchandise, the next duty is to provide every means possible, and I desire to say emphatically, *every* means possible, to prevent the spread of fire. An abundant water supply, all the appliances of a fire department in abundance, and of the very best quality, are indispensable.

Complaining of municipal extravagance is a disease with some persons, and for fear that they might overlook some proper cause of complaint, they attack every department. There is beyond doubt a great deal of municipal extravagance and corruption in all our cities, and it is a proper subject of censure and needs correction. Fire departments seem to come in for an unusual and unfair share of this complaining and criticism, attributable in the main to the fact that not one in ten of the persons complaining know anything of the needs of the department, or the demands made upon it.

No manufactory should be permitted to set operatives to work in any place until it is pronounced safe by competent and disinterested authority. All theatres and places of public amusement should have experienced firemen to take exclusive charge during performances of everything connected with liability to fire. Hotels burn, on the average, at the rate of a fraction of over one per day in the United States, and not one of them, whether in town or country, city or hamlet, should be permitted to receive a guest until competent legal authority had declared that they were in all respects made safe against the dangers of fire.

More than thirty years of personal observation lead me to the conclusion that 90 per cent. of the value of the property destroyed by fire in this city during that period may be attributed to a carelessness that is but little, if any, short of criminality.

One hundred and fifty-one companies reporting to the New York department made a loss during the first half of this year of \$2,847,854.

Comparing this with the first half of 1881, we find that the total income of the one hundred and fifty-one companies

this year, exceeded that of one hundred and fifty-seven companies last year by \$3,455,013; but the expenditures were \$7,001,829 more than for the first half of last year. The aggregate percentage of expenditures of the New York State companies was \$108.80 paid out for every \$100 received, and that of other state companies \$111.10 for every \$100 received. The aggregate gain of eleven foreign companies was \$233,650, and the aggregate loss of the other fourteen companies was \$1,210,081, showing a net loss to the foreign companies of \$976,431.

The majority hold that the rates of premium are too low. You may have already observed that I do not participate in this view. As a rule, the rates of premium, instead of being too low, are too high, and are more than the business of the country can afford to pay. With money seeking investment in securities paying 3 to 4 per cent. per annum, there is something radically wrong in any system that makes it necessary for a manufacturer to pay twice that rate for indemnity against loss by fire.

We point with commendable pride to the superiority of the devices of the present time for extinguishing fires as compared with not only those of ancient times, but those in use within our own time. I wish that we could justly claim as rigid laws for preventing carelessness in the matter of fire as prevailed as far back as the times of the patriarchs. Moses, as you will find by referring to the sixth verse of xxii. chapter of Exodus—I suppose the book containing this may be found in every engine-house, so that you will have no trouble in ascertaining whether or not I quote correctly—laid it down as law that "If fire break out and catch in thorns, so that the stacks of corn or the field be consumed therewith, he that kindled the fire shall surely make restitution." Oh, that we had an underwriting Moses at this day to lead us out of the wilderness in which so many of us are blindly wandering!

Under the code of France any person who, by negligence shall cause a fire, is liable to the extent of the entire damage resulting. French fire insurance managers have a combination, and enforce a rule that where a losing party is unable to give a satisfactory explanation of the cause of the fire, he shall not only forfeit the claim, but be debarred from getting insurance afterwards. The difference between the French practice and that in this country of holding parties responsible for their own neglect, explains the great difference in the number of fires and the amount of loss by them in the two countries.

I am told by Governor Noyes, our late minister to France, that during his four years' residence in Paris there was but a single fire of any considerable magnitude, and that it would not have been held in this country as a large fire, being limited to one building, although occurring in an extensive dry goods store. He informs me further that the rate of insurance in Paris is so low as to appear ridiculous, and yet the insurance companies are becoming the owners of the best real estate in that city.

Our cities are becoming like Rome at the rebuilding, after Nero had held his musical festival. "The population was so great," says a historian, "that the area of the city could not furnish sites sufficient for the houses; and hence the height of the walls was increased, in order to multiply the number of stories; for want of room on earth, the buildings were extended toward the heavens." But mind you, every citizen was required to keep in his house "a machine for extinguishing fires."

THE TARIFF ASSOCIATION.

From the Finance Chronicle and Insurance Circular.

Englishmen may fairly boast of their supremacy in the matter of insurance. In no country save Great Britain have insurance institutions risen to such a high pitch of

prosperity, or accumulated an equal amount of wealth; on the Continent, in America, and throughout the entire globe, our companies are unrivalled. English offices have recognized the truthfulness of the motto, "Union is Strength," and their admirable Tariff Association, supported as it is by all the most influential amongst them, has no doubt contributed in no small degree to the success of the fire branch of the business. The association has had many difficulties to contend with, and its existence has been threatened on more than one occasion, but it has now attained a position which must be a source of gratification to all concerned. It would nevertheless be a matter of satisfaction if the area of its operations was less confined, if the useful work it at present carries on in certain districts, and for certain classes of risks was applied more generally if not universally. At no previous time perhaps in the history of insurance has competition been more keen than it is now, and we have illustrations every day of repeated reductions in rates on the large complement of risks the association fails to provide for. The practice of cutting down rates, fortunately prevented in certain limited cases by the action of the tariff, seems to acquire extra force in the channels to which it is diverted. This fact, while proving the necessity and illustrating the usefulness of the association, points to a growing evil which calls for remedy before its proportions are further increased. It would not perhaps be practicable or even desirable to apply a tariff rate to every risk without exception, yet it will be admitted that it would have a beneficial effect on the business if the tariff regulations were so extended as to meet the evil complained of.

Complaint is often made, and with much apparent reason that the tariff acts unfairly in a great number of instances, because a risk possessing many intrinsic merits is placed on a par with others less desirable but coming under the same denomination. The fitting reply would seem to be that the rates prescribed by the tariff are minimum rates; this is a fair interpretation, it being assumed in all cases that the risks to which they are applied are the best or representative of their respective classes. In no way does the association intend their rates to be strictly adhered to; it is left to the discretion of each office to quote whatever higher rate the character or circumstances of a risk require. If this principle were clearly borne in mind and generally carried out, we should hear no more grievances of the kind alluded to. The fact that fire offices in very few cases charge a higher rate than the tariff minimum cannot be accepted as an argument against the method proposed. On the contrary, it strengthens the plea for its further extension. Because a second-class risk is inadequately rated and accepted under the tariff as a first-class risk, it does not follow that one of the first-class should also be taken at less than the minimum rate. The first rating is clearly wrong, and it is only the tariff standing in the way that prevents the wrong being repeated.

The business transacted by non-tariff companies is but a small percentage of that of the associated offices, and we are glad to note that the ranks of the latter are to be further strengthened by the admittance of the *London and North Western*. The absurdity of independent action and the carrying on of a war of rates has been repeatedly illustrated; no proprietary non-tariff company, apart from its original connections, can be said to have met with permanent success (the best of them all join the tariff ultimately), and if further instances were needed of the disasters which indiscriminate competition may lead to, we need only turn to the accounts of the French companies to see the havoc it has played with their business.

The tariff association of England now occupies a very strong position, and has virtually possession of the field. That it may long continue its good work, and extend its sphere of usefulness, will be the earnest wish of all who have at heart the welfare of our insurance institutions.

OBITUARY RECORD.

Sir Hugh Allan, at Edinburgh, Scotland, on 9th December, aged 72 years.

Though not a working member of Insurance Society, yet as President of the Citizens Insurance Company of Montreal, and as an active president, Sir Hugh helped to keep a local institution afloat, which, without his indomitable courage, would probably have long since succumbed, in the unprofitable years that have ruled of late.

As a leader in all enterprises calculated to develop the resources of this Dominion, and to increase the prosperity of its chief city, Montreal, the name of Sir Hugh Allan will descend to posterity; and, though not perhaps as one who spread his wealth abroad in charities or for benevolent purposes, yet as assisting and aiding any who could show a reasonable prospect of "making two blades of grass grow where only one came before," the thanks of a young and growing Dominion are justly his due.

For a man to benefit his fellow-citizens by aiding those with his means and influence who had only ideas and ability at their command, and to help such to succeed in their various enterprises, is probably as benevolent a position to hold as if wealth were put aside at moderate interest for charitable purposes.

The latter is provision for old age, disease and poverty; the former is to aid in developing the natural resources and the native talent of one's country, both of which need well-directed capital to develop their usefulness.

Such help was constantly given by the subject of our memoir, and the remembrance that by so doing he enriched himself is an incentive to each of us not to hide or to hoard up our special talent but to utilize the powers with which our Maker has endowed us, in the best and most practical manner that may be within our ability to do.

Andrew Rintoul. (In our issue of May last we made a promise which has hitherto been unfulfilled, much to our regret).

Mr. Andrew Rintoul, son of the late Rev. William Rintoul, was born in Streetsville, Ontario in 1839, and received his education, partly in Toronto, and then at the High School, Montreal. He entered the bank of Upper Canada in 1854 and afterwards served in Molsons Bank until 1860 when he went to Scotland, and remained in his uncle's counting house, in Glasgow, for two years. He then left Britain for New Zealand, where he practised as land surveyor until 1873 when he returned to Canada and entered the office of the Imperial Insurance Co., (of which Company his brothers, Robert and Heber, were general agents for the Provinces of Ontario and Quebec), subsequently obtaining the appointment of Inspector to the Company in this part of the Dominion.

The name of the "Imperial" has always been synonymous with honourable dealing, the more so that its representatives are selected with reference to this characteristic, and none upheld its reputation better than our late esteemed friend, who commanded the respect and friendship of the agents and patrons of the Company, as well as the confidence of its officers.

Overwork and anxiety brought on symptoms of aneurism of the thoracic aorta, and in December last Mr. Rintoul sailed for England, accompanied by his wife, being advised that the rest from work and change of scene would restore his health. After his return it was found that these hopes were not to be realized, but still rest and quiet promised restoration, and friends little expected the news of his death. Peaceful and sudden it proved to be, and on Sunday, April 30th, Insurance Society parted from one with whom every member would gladly have passed many years of companionship.

Representatives from every Insurance office in Montreal paid the last tribute to his memory in Mount Royal Cemetery, and though our remembrance of him will not be of a brilliant career, yet it will be such that the best of us may be proud to feel worthy of receiving as our due:

FIRST STEPS IN INSURANCE AGENCY.

A word to beginners.

From the Insurance Agent & the Insurance Review.

At the commencement of his career, many an insurance agent has wondered how he should begin, and with whom. The answer is,—Begin at once, and with the first good man you meet. See that he enjoys good health. Be quite sure that he is able to assure his life. If you are doubtful on either of these points, it is of small use to speak to him. He must also be otherwise fit for the Office to accept. He ought to be able to pay his first premium with ease.

Should the agent reside in a populous city or large town, and be possessed of a proper amount of pluck, he should resolve to discover half a dozen or half a score of gentlemen who can afford to assure their lives for £1,000 each, and make them do it; and he should try to effect this stroke of business in a given time,—say, by the end of the year. If he were sufficiently energetic to accomplish the task he set for himself, he would feel very much pleased; and it is more than probable that the Office he represents would give him a handsome bonus as a New Year's gift. What would he think, say, of £25 earned in this way, in addition to his ordinary commission? Of course he would like a £50 bonus better. Certainly he would, and he would get it too, as surely as New Year's Day came, if he did the business above indicated.

The writer is not speaking off book as he puts down these words. Earnest, hardworking, painstaking insurance agents may be perfectly certain that there are Offices that would only be too glad to present an agent with a larger bonus than the sum we have named, if he would do the work marked out in a *twelvemonth*. Nor is it too much to say that there are agents in this country who will do as much business during the *next two months*. Of course these men live in wealthy localities.

A first-class insurance representative recently met with two gentlemen in one day, and asked them to assure their lives. They both agreed to do so. One assured for £1,000, and the other for £1,500. The agent had not the remotest idea of meeting with either of these gentlemen at the time; but, being alive to his work, and seeing an opportunity, he embraced it, and completed the transactions. Nor was this a simple piece of luck, It was the result of watching for business, and of being on the alert at the right moment. Such agents *must* and *always will*, succeed.

Not long ago the writer heard of an application from a gentleman of rank to assure his life for £10,000. This shows that there are, now and then, lives to be assured for large amounts, that are scarcely sought out by agents. Doubtless there are numbers of these in different parts of the country, and they are well worth looking after.

The other day a lively young agent wrote to a baronet, asking if he would increase his insurance, and setting forth the Office he represented in glowing terms. The agent received a most polite answer, stating that the baronet could not just then afford to increase his premiums, but when able to do so he would certainly remember his young friend. This encouraged the agent. He still keeps his eye on Sir Richard, and vows he will have him one day. It is in this way that prizes are won. Aim high, and aim well; and by-and-by the prize will fall into your grasp.

Perhaps the majority of agents will only reach men who can assure for £500 and under. Very well; give them your best attention. They are worth all your time and your trouble.

Put down on your list ten men whom you fancy might assure for £500 each; ten for £400; and as many for £300 each. You may, in time, think of a score of persons who could reach £200 each; and any decent man can assure for £100. Suppose you resolve not to stop till you have fifty of the latter, with their addresses, written down in

your private note-book. You will be some time before you have placed *one hundred* of these on the books of your Office; but it is to be done. The only question is, Are you the man to do it? If you are a man of the right mettle and ring, you will not cease striving till you have secured one hundred such assurers.

There are agents who earn £500, £600, £800, up to £1,000 a year. These men do not get such large sums for commission without intense toil and thought. They plan and arrange and look round everywhere; and then they act, doggedly and persistently, till they have obtained what they had fixed their minds upon. Can you work in this spirit and with these aims? If you can, success and reward are as sure as day and night, summer and winter.

A CLASSIFICATION, WITH SOME RESULTS.

From the Investigator.

There are certain companies doing business in New York city who fail to make any money there, and who claim that the fault is in the field and not in the management. We have repeatedly charged the fault mainly to a bad selection of risks. Whether we are correct or not may perhaps be gathered from the following figures. They are from the record of business in New York city from Oct. 14, 1880, to Oct. 14, 1882, by an outside company. We commend the careful perusal of the record to all interested.

No. of risks written.	Class of Risks.	Premis.	Number of losses.	Amount of losses.
1,227	Dwellings and contents...	\$8,101 01	1	\$110 00
225	Retail st'cks, dw'll'gs ab've	2,456 18	1	10 00
322	Buildings occupied for hazardous purposes.....	6,626 05	8	21,290 17
644	Merchandise, hazardous and extrahazardous(whol's'le)	9,925 92	13	2,427 06
21	Wholesale grocery stocks.	162 00		
60	Grain, short terms.....	780 07		
498	Storage stores and contents	5,533 66	2	2,045 71
85	Office furniture and fixtures	955 60		
34	Churches.....	657 56		
25	Hide and leather stocks...	284 99		
108	Private stables.....	1,694 65	2	762 50
35	Hotel build'gs and contents	864 84		
14	Piers.....	250 43	1	62,222 22
84	Breweries, and brewery and malt-house stocks.....	2,173 76	3	2,199 03
48	Jewelry and plat'd w're st'ks	682 14	1	4 46
160	Buildings, medium specials (gas - fixture and metal workers, machine shops, printers, etc.).....	4,041 36	2	135 98
374	Contents, medium specials as above.....	6,731 12	14	44,556 28
41	Build'gs occupied for wood-working.....	1,199 46		
34	Car stables.....	943 85		
4	Slaughter houses.....	78 80		
42	Hardwood workers.....	914 29	1	39 39
47	Lumber (no exposures)..	896 77		
34	Sugar refineries (now prohibited).....	1,135 52	1	2,500 00
4,166		\$57,090 03	50	\$18,302 80

a Reinsured \$429.16. b Reinsured \$2,222.22. c Reinsured \$208.83.
 d Reinsured \$412.42

ENCOURAGED UNDERWRITERS.

Insurance World.

A prudent underwriter who commenced the practice of fire insurance very many years ago by careful surveys of all his own risks, now studies closely the hazard of each class of business. He says, "During the past two years, out of 84 classes of risks on our books, 15 have not paid losses and expenses, 10 have given no profit but have met all outlay, and 59 have been profitable." He agrees with a foreseeing president that "an advance is in the air," the tendency towards better times is very manifest, and because of its silent growth the improvement will be more lasting than any sudden movement towards a general tariff. for which neither underwriters nor business men are prepared. Even now the company that takes an independent stand, and judiciously requires a proper rate for the hazard underwritten, will have no difficulty in building up a good business. Out of four risks one may drop out, but the other three will pay as much cash premium, and the liability will only be three-quarters of the former amount. Speaking of pianoforte factories, he would only select the best, and on these charge for the building three per cent., for the machinery three and a half, and for the stock four. If these rates could not be obtained this year, it was better to let the risk go to some one whose experience had been more fortunate.

The secretary of a New York city insurance company, who has just issued a congratulatory circular to his agents on the business of the last six months, says his company has made money on the two extremes, dwellings and special hazards, and not on the risks of moderate hazard. They must write country stores for very many years before they can make good what they have actually lost.

The assistant manager of a cautious and very successful English company says: "We never boast, for then disaster seems sure to come. Still October was a very good month, and if only it had been December we should have crowed. We could not then keep still, but now, hush!"

An experienced officer, whose hair is well frosted, speaks from long experience, "Never calculate on the profit or loss of the month until the fifth of the next month." Something unexpected is sure to come in, just as in one day three large losses in different states were reported on the most favorable class of specials, which altered all the calculations of the month.

A manager of considerable experience says he now writes on furniture in country houses to a limited amount. Still in the three last important fires, paintings entered at a scheduled amount proved better property than ordinary furniture. In the burning of "Malkasten," the country home of Albert Bierstadt, the gardener saved twenty-three paintings, so that a company with a policy of \$6,525 only pays \$2,650, which is a grand improvement upon the first report. It is well to join a class meeting of underwriters and to learn their actual experience, for then all does not look so blue.

The civic assessment of Winnipeg, just completed, amounts to \$30,400,000. Last year it amounted to \$9,000,000. The population has increased from 10,000 to 25,000 in one year. The building operations this year are estimated at nearly \$3,000,000. The city is spending \$100,000 in ward improvements, \$50,000 on sewers, \$50,000 on fire halls, \$3,000 on public wells, and \$2,000 on a smallpox hospital. Next year a trunk sewer will be put down on Princess street at a cost of \$500,000. It is also contemplated to lay down \$500,000 of permanent pavements. Material has been too expensive this year to proceed with these works.

TORONTO LETTER.

To the Editor Insurance Society.

Some of our Toronto Insurance friends are much interested in the Report of the meeting held in London, Eng., for the formation of an "Insurance Musical Society," composed of members of the profession only, as published in the *Review*. Evidently this society will be a success. I have heard enquiries made as to why something of the same kind might not be commenced here. Why not indeed?

Toronto is a musical city. There is I know much latent as well as developed musical ability amongst the Underwriters Association to form the nucleus of such a society. My own musical training has taught me that it is possible to judge fairly of the fitness of a man for musical training, by the way he whistles showing if he has *tune*, and by the way he "drums" on a table (vulgarly called the "devil's tattoo") if he has an idea of *time*. I have noted these features well marked amongst our members, when waiting for the chair, or during one of brother ——'s speeches (No. 3 size) on how they do things in the old country.

There would be a field of great possibilities and great usefulness opened out before such a society, if formed. Many speeches which we now have might be set to music and sung with great benefit. There would be a vocal and an instrumental department. At the annual meeting and feed, or any grand special meeting, overtures by the orchestra would be in order; solos, quartettes, would enliven proceedings. Two public concerts might be given each year for funds of the society, and special entertainments for objects within the scope of the society, such as for the benefit of members whose company, from any cause, left them suddenly, as in the sad case of the "Scottish Commercial" for instance.

I trust this matter will be taken up seriously, and something really worthy of us be the result. After all, does not the scheme seem a most fit one, seeing that the primary object of the Fire Underwriters' Association is to infuse *harmony* amongst members, and induce companies and their representatives everywhere to act in *concert*.

An insurance friend asked, what is the "Semi-Centenary Committee?" I replied that it was a committee for the superintendence of arrangements for a grand demonstration of all trades, manufactures and professions, to be given in 1883, commemorative of the discovery of Toronto (or "muddy little York" as it was then) some 50 years ago—not 25 as some think—by the York Pioneers. This discovery, like many other valuable ones, was quite accidental. Fire Insurance in Canada was then in its infancy, but still it was there, or thereabouts. Two delegates are to be selected to represent *Insurance*. A gentleman who has attained to a great age will represent *Life*, and one with a ruddy countenance and blonde, bland, aspect, *Fire*. But it is too early to go into further details.

We have all been receiving, through the mail, post cards directed in the neatest of "angular hand for young ladies," as the copy books say. On the reverse of these cards is a printed request to see the November number of the New York *Insurance Times* for "serious charges" against one of our leading Canadian Life Companies. I intend reading these serious charges when I get time, but the "serious" look of this matter just now, to me, seems to be the female handwriting. Think, dear friend, of the possible complications had this communication been enclosed in an envelope and reached our homes! Think how impossible it would be to explain to the Home Authorities who the fair writer was, and why she wrote, etc. All this, too, at Xmas time, when most of us have a mother-in-law under the family roof! I shudder.

As I prognosticated, grain insurance still runs in the same channels—warehousemen can get their three ten-discounts when they want it, and they mostly all do want it. Custom reconciles us to many absurd practices, but I do yearn to know what purpose is served by ruling that a rate on a certain hazard shall be say 5 per cent. with a rebate of 10 per cent., and later still another 10 per cent. Why not announce the rate as 4.05 at once and have done with it? I have asked members for information, but they don't seem to be in a position to explain somehow to my comprehension.

Not often does one hear of fault finding with "Goad's Insurance

Plan," but I have heard two growls lately. One party affirms he lost a risk through an error in the Toron'o Plan, regarding construction of a certain building. He relied on the Plan, and named a rate too high for the actual construction, and the risk was taken by another personally acquainted with it. On enquiry I find that the party now in possession of the risk says the first party never had a chance to get it because he had always the control of it. So that the party of the first part has suffered no real damage, which is gratifying. I like here to say a kindly word, at this kindly season, in acknowledgment of the great service rendered Insurance Companies and to the *practical* Insurance men by the publication of these Plans. The Plan system has grown up amongst us gradually, and though it may have faults and imperfections, impossible perhaps to avoid in any large undertaking, still, withdraw these Plans from use for one year, to learn what value and assistance they are to the business.

A member gives notice that he intends moving at the next meeting of Underwriters, to be held next month, for the consideration and adoption of a new "Minimum Tariff" for application to all towns and villages not at present under tariff. I understand steps are being taken to ascertain what fire protection each place referred to has, so that some data may be had in support of the project. The intention is a good one, and I wish it success, especially as it is not to be a "cast-iron" tariff, but simply proposes to place a fair and reasonable limit, below which rates must not be reduced, for each class.

I close with a yarn, which your friend S vouches for as true, having actually happened last summer. A certain Highland Chief, or laird, having a proper sense of his importance, came to London on a visit. He was driven in a cab to his destination. On arriving there, he was asked to pay what he thought an exorbitant fare. High words ensued, and cabby was insolent, upon which our friend, on his dignity, drew himself up, and said, "Do you know to whom you are speaking?" A solemn pause. "I am *The McIntosh*, sir!" "I don't care if you are *The Umbrella*," replied cabby, "but I must have five shillings."

Merry Xmas to you and yours.

ARIEL.

Toronto, 15th December, 1882.

ADVANCE IN INSURANCE RATES.

At a meeting of the representatives of insurance companies, held on the 4th inst., the following advanced rates on lumber in any part of Ontario or Quebec, with the exception of the cities of Montreal, Toronto and London, were agreed to.

	With the clear space clause of 100 feet.	With the clear space clause of 150 feet.
With full average clause.....	1 1/4 p.c.	1 1/4 p.c.
With 75 per cent. average clause...	1 1/2 "	1 3/8 "
Without any average clause.....	1 3/4 "	1 1/2 "

No lumber whatever, however situated, shall be written under the above minimum rates; and the aforesaid clear space limits shall be maintained or an extra premium shall be charged.

The following are the space and average clauses:—

SPACE CLAUSE.—Warranted by the assured that a clear space of feet shall hereafter be maintained between the property hereby assured and any part or platform of any saw mill or wood-working establishment, and that said space shall not be used for the handling or piling of lumber thereon for temporary purposes; tramways upon which lumber is not piled, alone being excepted.

FULL AVERAGE CLAUSE.—The assured agrees to maintain insurance to the full value of the property at risk, failing which he agrees to be held as co-insurer for any deficiency of such full insurance.

SEVENTY-FIVE PER CENT AVERAGE CLAUSE.—The assured agrees to maintain insurance to the extent of three-fourths value of the property at risk, failing which he agrees to be held as co-insurer for any deficiency of such three-fourths insurance.

SOCIETY NOTES AND ITEMS.

A small lot of Quebec Fire Assurance Co.'s stock changed hands on 28th ult., at \$18 per share. It is said in Quebec that the next annual statement will be a good one. The wind will be tempered to the shorn lamb, but don't let the lamb presume on this good fortune too much, or the next wind will be a wind-up.

A Sanitary Science Association has been organized at a meeting on 7th inst. at Ottawa. The Dominion Government have favorably received the requests of the deputation, who asked pecuniary assistance, and will probably appropriate \$30,000 in aid of the objects aimed at by the association, especially at first in obtaining necessary statistics, to be utilized in urging sanitary reforms.

Why don't Fire Insurance Companies continue to obtain statistics on which to found arguments for the reasonable prohibition of fire trap erections.

We trust that the Halifax members of Insurance Society will see to it, that in the rebuilding of the Poor House adequate provisions are made for ready escape in case of fire, which at the same time means ready access for the firemen.

The open elevator shaft from the basement, where combustible material was stored, to the hospital on the top storey, proved to be the cause of the fire mounting from cellar to roof with lightning rapidity, and with disastrous loss of life ensuing.

This, again, is an especial danger to be avoided.

A Supposed Incendiary Cat.—On Nov. 22nd, the dwelling of Abraham G. Stone, at Wakefield, Carleton County, New Brunswick, was totally destroyed by fire. A local paper says:

Mr. Stone succeeded in saving all his household goods. Loss, \$1,500; insured for \$1,000. The origin of the fire cannot be accounted for in any other way than that a coal of fire fell from the cooking stove on the back of a cat; the cat ran to the attic, and it is supposed the coal was carried there by her, and dropped on something inflammable. What adds to the cat's appearance of guilt is the fact that she disappeared shortly after the fire broke out and has not been seen since."

On subsequent investigation the cat was proven not guilty and a defective flue was considered to be the cause.

Insurance Musical Society.—We observe with pleasure that a society has been formed for the practice of concerted music by members of the insurance profession. No more delightful occupation could be devised than the pursuit of harmony, either socially or professionally. We sincerely trust that the Insurance Musical Society may have a long and prosperous career. Of course, there is a good deal of obvious fun to be extracted from the enterprise, which we will refrain from inflicting upon our readers; still, we may express the hope that some original compositions may be produced by members of the Society. Amongst these, the Grand March of the Agents, and a Mortality Table, set to slow music, would not be the least interesting.—*Review,* London, Eng.

We have received from Martin Bennett, Esq., jun., manager of the United States branch of the Lion Fire Insurance Company of London, a lithograph copy of Rosa Bonheur's famous painting of "The Monarch."

The selection is very appropriate, and it may be that the likeness foreshadows the advent of the "Lion" itself among Canadian underwriters. Its brother in "Life" has been with us for some time under the management of Mr. Fred. Stancliffe, and its corps of live agents through the Dominion are working a successful establishment for it.

As Mr. Bennett is also manager of its "sister" Company in the States, the Scottish Union and National Insurance

Company, for which he has lately extended his field so as to annex Canada, it is but fair to infer that sooner or later the "Monarch" himself will come among us, and in so doing we hope that the Lion's known reputation for courage and honor will tend to make these qualities the rule for Fire Companies in this Dominion.

At a meeting of the Board of Directors of the Citizens' Insurance Company of Canada, held in this city on the 16th instant, the following resolution was passed unanimously:

"That this Board has received the startling intelligence of the death of the President of this Company, the late Sir Hugh Allan, of Ravenscrag, with sincere and profound regret.

"That in his decease this Company and the community at large have sustained a loss of no common order, and the Board avails itself of the occasion to tender to the family and relatives its respectful condolence and sympathy in their affliction.

"That a copy of this minute be furnished to the family of the late Sir Hugh Allan."

BRIGADE NOTES.

Brandon.—A steam fire engine similar to that obtained by Emerson and Portage-la-Prairie, to cost \$3,500, is brought by Mr. John D. Ronald of Brussels; there are two hose reels attached, carrying 750 ft. of hose each.

Toronto.—The Old Fire Brigade Association met on 15th instant and completed arrangements for the holding of the social reunion of the old members of the brigade, shortly to be held. The Association has now over one hundred members.

Woodstock, Ont.—The origin of the fires at James Hay's furniture factory, on 27th and 30th October, has been discovered to be incendiary. A colored boy, Humboyd, aged 16, has confessed to having wilfully set fire to the buildings, and will doubtless receive well-merited punishment for his acts—being now in gaol awaiting trial.

London.—The Fire Department has received a cheque for \$25, and also a very complimentary letter, from Mr. E. Beltz in recognition of services at a fire in his store on 21st November.

The money has been applied to the Benefit Fund which now amounts to \$250. During the year \$187.50 has been paid to members for benefits.

Montreal.—The Fire Committee recommended increases in salaries of the Fire Brigade, stating that they consider the men very moderate in their demands, and hoping that the Finance Committee would accept their report without curtailing it in any particular.

A new Fire and Police Station for the western division of this city is proposed, and will doubtless soon be built;—this is to replace the present Chaboillez square station, and will have a properly constructed hose tower.

The Chaboillez square station has long been considered to be a standing disgrace to the city as being far too small and uncomfortable as well as in bad repair.

Toronto.—The contractor for the supply of horses for the Fire Brigade has adopted the system of swinging harness at the Court street Fire Hall. The appliances were fixed in position by Mr. Frank Smith, of the College street Fire Hall, who, while in New York last summer on his holidays, paid attention to the manner in which the horses were hitched, so that as little time as possible would be lost. Mr. Knowlton, the contractor, intends to adopt the system of swinging harness in the different halls.

During November four new fire alarm boxes have been added to the city system, viz.:

Box No. 121—Toronto Bridge Co.'s Building, King street West.

Box No. 146—Corner Queen and Lisgar.

Box No. 147—Corner Bathurst and St. Patrick.

Box No. 148—College and Clinton.

Proposal to Organize a Dominion Convention of the Chiefs of Departments.—The chiefs of a number of the fire brigades of this Province are just now in communication with some of their Ontario confreres regarding the formation of an association of the leading firemen of the Dominion, for the purpose of holding annual conventions to discuss matters connected with their duties. The necessity of some such organization has long been felt by the head men of our fire departments, as now they have to depend on their own ingenuity entirely for improving their systems, while a convention would enable them to make themselves acquainted with all the inventions and improvements made in the systems of fighting the fire fiend throughout the length and breadth of the country. Chief Davidson, of the Sherbrooke brigade, and Chief Benoit, of the St. Henri brigade, are interesting themselves in the matter, and with the approbation the scheme meets with on all sides, the prospects for a strong organization are very great. A meeting of representative firemen of the two Provinces will shortly be held in this city to discuss the question.—*Star*.

Ottawa's Record.—The following is the fire record of this city for the past eight years:—

Year.	No. fires.	Losses.	Expenditure.
1874.....	27	\$104,000	.....
1875.....	115	21,000	31,277
1876.....	126	27,000	19,381
1877.....	120	24,275	19,781
1878.....	123	17,407	17,383
1879.....	103	14,806	12,200
1880.....	96	28,073	12,036
1881.....	108	11,482	13,634
1882.....	96	*15,400	14,000

The brigade consists of a chief, deputy-chief, four reels, with one foreman and a guardian each. The loss for the eleven months of 1882 is estimated at \$15,400. In the eleven months the three heaviest fires amounted to \$14,000, being divided as follows:—Baldwin & Oliver's planing mill, \$6,300; Central School, \$2,100; Reardon's broom factory, \$3,000. This leaves 93 fires opposite a loss of only \$4,000.

His Claim not Entertained. A well-known lady and gentleman of our acquaintance had occasion to give their gardener William notice to leave the other day, and—singular fact—the garden tool-house was burnt to the ground the same night. After leaving, at the end of the notice, Master "Will" put in a claim through the post for garden tools, which he alleged were destroyed by the fire, and which it was more than suspected had been carried off by himself before the fire took place. There are certain natural misgivings as to whether Will is a "character," but there can be no doubt as to the claim of the gentleman, whose answer to William's note ran as follows:—

"We've studied, pro. and con. the items, *Will*,
You mention in this badly written *bill*,
And feel 't would be a downright *burning* shame
Were we to entertain your doubtful claim,
Or re-imburse the less than trifling cost
Of those old tools we know you never lost.
We're stupid, but we're not such downright fools
That we should either buy or be your *tools*."
—*Toronto Evening News*.

* Estimated for eleven months.

WATER WORKS NOTES.

Brantford.—Prominent business men are agitating for the erection of new water-works, in order to obtain a supply for household purposes. The springs to the north of the city, and Blue Lake, nine miles distant, are urged as sources of supply. The sanitary condition of the city is far from satisfactory, and those best versed in the matter are most fearful of the results, unless remedial measures are adopted.

Brampton was, like too many Canadian towns, until recently at the mercy of the flames. Compactly built, and many of the buildings being of wood, there was imminent danger, during times of drought, of the whole business part of the town being swept away in an hour. Fortunately such a terrible lesson was not needed to stimulate the people to provide against such an emergency.

The scheme was mooted a year or two since, but counsels were divided as to the best plan to adopt. Although there was and is an inexhaustible supply of pure water within four miles, and that at an elevation of 130 feet, there were many who distrusted the efficiency of merely natural pressure, and were in favor of the Holly system. The former, however, prevailed. About four miles from the town, in a north-east direction, there is a fine sheet of water. It is on the celebrated Snell farm, and has an area of about 45 acres and an average depth of 25 feet. Above this is a chain of smaller lakes, and all are fed by natural springs, so that the fountain of supply is limitless. In order to complete the work \$58,000 in debentures were issued, payable in twenty-nine years. These bear 5 per cent. interest, and were sold at a premium. The population of the town is 3,500, and its assessed value \$1,000,000. The rate this year is 16 mills on the \$1. The contract for the section near the town was let to Messrs. Turner & Burns, of London, and to Messrs. Adams & Penelton, of Brampton, for the remainder. The work of laying a 12-inch iron pipe four and a half miles, and seven miles of eight and six inch diameter, was satisfactorily done, and now there is a supply for 20,000 people, and a pressure of from 47 to 55 lbs. to the inch, capable of throwing streams far above any of the buildings in the town. There are 41 hydrants, and the fire brigade (a volunteer one) is composed of three hose companies, and one hook and ladder company. Mr. James Golding is chief, and his force is composed of fifty stalwart men.

The expenditure of \$58,000 by a population of 3,500 would seem at the first glance to indicate that a heavy burden had been assumed, but the debit account is offset by important advantages. Formerly men insured to the highest point, and paid from 2 to 2½ per cent. Now renewals are being taken at from ¾ to 1¼ per cent. The sum of \$13,000 was formerly paid in premiums, and now \$8,000 gives much better protection. The G.T.R. procured water service at this point at an expense of \$4,000, and now this is better done for \$1,200. The C.V.R. is negotiating also for water from the works, and thus already quite an income is assured. To this is to be added the rates for lawns, household purposes, etc.; and business men calculate that the interest will be fully met from these sources, and by the higher value of property. Already plans are being matured to apply the water power as a motor for printing offices and other establishments requiring a cheap and economical force. All this would seem to justify the boast of a leading citizen that "Brampton possesses the best and cheapest water system in the Province." No machinery can get out of order; no running expense will be necessary; and if ever the capacity needs to be increased it can be easily done.

Work was begun in October, 1881, and the opening took place in September, 1882. The hose reels and appurtenances are kept in different parts of the town, and thus no delay is occasioned by a long run to the point of danger.—*Globe*.

LEGAL DECISIONS IN INSURANCE CASES.

COMPILED BY

MESSRS. MONK, MONK & RAYNES, ADVOCATES,

MONTREAL.

Subrogation of Insurance Companies to the Rights of Mortgagee.

HOWES vs. THE DOMINION FIRE INSURANCE CO.

KLEIN vs. THE UNION FIRE INSURANCE CO.

It is, apparently, a common practice, both in this country and the United States, for Loan Companies to enter into arrangements with Insurance Companies of the following nature: The Loan Company undertakes, so far as it is in its power, to cause properties mortgaged to it to be insured in the Insurance Company under the covenant to insure as collateral security, commonly contained in mortgages.

The Insurance Company, in return for this, agrees to grant the Loan Company what are called "unconditional" policies, and to carry this out, a "subrogation" or "unconditional" clause is included in the policies taken out by or through the instrumentality of the Loan Companies. Such subrogation clauses are worded in some such way as follows:

"It is hereby agreed that this Insurance, as to the interest of the mortgagees only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the property insured, nor by the occupation of the premises for purposes more hazardous than are permitted by the terms of this policy. It is also agreed that whenever the Company shall pay to the mortgagee any sum for the loss under this policy, and shall claim that, as to the mortgagor or owner, no liability therefore existed, it shall at once, and to the extent of such payment, be legally subrogated to all the rights of the party to whom such payment shall be made under any and all securities made by such party for the payment of said debt; but such subrogation shall be in subordination to the claim of the said party for the balance of the debt so secured, with all the interest which may have accrued thereon to the date of such payment, and shall thereupon receive from the party to whom such payment shall be made an assignment and transfer of said debt with all securities held by said party for the payment thereof."

The right of the Insurance Companies to subrogation to the right of mortgagees, both when there is and when there is not such a subrogation clause in the policies of insurance, has come before the courts in the United States in several cases, and also before our own, though there appears to be little English authority forthcoming on the subject.

The most recent cases in which the matter has come up in our own Courts are the cases of *Howes vs. The Dominion Insurance Co.*, before Proudfoot, J., noted supra p. 264; and *Klein vs. The Union Insurance Co.*, before Ferguson, J., supra p. 344, neither of which are yet reported in the Ontario Reports.

It may be useful, in connection with these decisions, to state what appears to be the principles which govern the subject referring to such Canadian and American cases as seem most clearly to illustrate them.

The fundamental principle in relation to the subrogation of Insurance Companies appears to be as follows:—(1) Where the Insurance Company stands really in the position of a surety, by reason of the insurance being one merely of the interest of the mortgagee, there, there is always a right of subrogation in favor of the Insurance Company. Thus in *Excelsior Fire Insurance Company vs. Royal Insurance Company*, 55 N. Y. 343 (1873) it is laid down at p. 359:—

"It is settled that when a mortgagee or one in a like position towards property is insured thereon at his own expense, upon his own motion, and for his sole benefit, and a loss happens to it, the insurer, on making compensation, is entitled to an assignment of the rights of the insured. This is put upon the analogy of the situation of the insurer to that of a surety."

So, too, the same principle is illustrated by *Foster vs. Van Reed* in Appeal, 70 N. Y. 19 (1877), a case specially referred to and discussed

by Proudfoot, J., in *Howes vs. Dominion Ins. Co.*, see also per Richards, C. J., in *Reesor vs. Provincial Insurance Company*, 33 U. C. R. 358; and also a number of American cases cited in an article in the American law Register, Vol. 18, p. 737.

(11) But where the Insurance Company does not stand thus in the position merely of a surety, but rather in that of a principal debtor, the insurance being on the property, and so enuring to the benefit of the mortgagor as well as of the mortgagee, there is no right of subrogation in favor of the Insurance Company, unless a contract to that effect has been agreed to by the mortgagor himself. Thus in *Waring vs. Loder*, 53 N. Y. 581; and in *Ulster County Savings Institution vs. Decker*, 18 S. C., N. Y. 515, the mortgagor had not consented to or ratified any such agreement, and therefore there was held to be no right of subrogation.

For the general rule is quite clear that the assignee of a mortgagee takes it subject to all equities affecting it in the hands of the mortgagee. *McPherson vs. Dougan*, 9 Gr. 258; *Elliott v. McConnell*, 21 Gr. 276; *Pressey vs. Trotter*, 26 Gr. 154; and it is manifest that, as against the mortgagee, the mortgagor, in the absence of special agreement, is entitled to have the amount paid by an Insurance Company to the mortgagee on a policy effected for his (the mortgagor's) benefit, credited to him on his mortgage, Wood on Insurance, Ed. 1878, sec. 471.

But in *Springfield Fire and Marine Insurance Company vs. Allen*, 18 S. C., N. Y. 389, and in *Klein vs. The Union Insurance Company*, supra p. 345, in which Ferguson, J., specially refers to *Springfield Fire & Marine Insurance Company vs. Allen* as a parallel case; as also, in *Springfield Fire and Marine Insurance Company vs. Brown*, 43 N. Y. 389; and it may be conjectured in *Westmacott vs. Hawley*, 22 Gr. 352, the policy contained a subrogation or unconditional clause such as is set out above, and it was held that the mortgagor, being privy to this agreement as to subrogation, and having done that which avoided the policy as regards himself, the Insurance Company were, on paying the mortgagee his loss, entitled to be subrogated.

In *Howes vs. The Dominion Insurance Company*, however, the mortgagor had done nothing to avoid the policy, which was a general insurance of the property, and not merely an insurance of the mortgagee's interest, and therefore he was held entitled to be allowed credit on the mortgage in the hands of the Insurance Company for the amount paid by them to the mortgagees on the policy.

For, under the subrogation clause, the Insurance Company is only to be subrogated to the rights of the mortgagees as to payment made on the policy when it can claim that, as to the mortgagor, no liability therefor existed; in other words, when the mortgagor has done something to avoid the policy and the Insurance Company has paid the mortgagee merely because the policy is unconditional as regards him.

Lastly seeing that so much depends, as regards subrogation, on whether the insurance is an insurance of the mortgagee's interest only or of the property generally, and therefore for the ultimate benefit of the mortgagor also, it is interesting to see that in *Howes vs. The Dominion Insurance Company*, Proudfoot, J., observes, supra 264, that the unconditional clause itself affords some evidence that an interest in the mortgagor was recognised by the contracting parties, and that the Insurance Company were not merely insuring the debt due the mortgagees.—*Canada Law Journal*, November 1st, 1882.

APPLICATIONS TO PARLIAMENT.

Application will be made to Parliament at its next session for the incorporation of the Federal Life Insurance Company of Ontario.

New Assurance Co.—A new life assurance company called the "Provident Life Assurance Society" is being formed, and will apply to the Quebec Local Legislature for a charter.

The Citizens Insurance Co. give notice of application to Parliament for an act reducing its present capital stock, such reduction to take effect upon the proportion thereof called in and paid up, and to appropriate a portion of the capital stock to the life department and for other purposes.

Fires in Canada during the Month of NOVEMBER, 1882.

EXPLANATION OF ABBREVIATIONS.

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

PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
ONTARIO.				ONTARIO.			
DATE.				DATE.			
1 OTTAWA,	Vacant Dwelling and Out-buildings.	1000	....	22 EMBRO VILLAGE,	{ Oatmeal Mill. Machinery. Oats and Oatmeal. Barn and Contents. Shed and Contents.	1150 2100 1364 220 850	300 700 None. None.
2 KINGSTON,	S 3, B 30, No. 71, Bk. Tin-smith and Plumber's Workshop.	5273	5273	22 ZORRA TWP.,	Oatmeal Mill.	1000	1000
3 BOWMANVILLE,	General Store.	500	450	23 ST. THOMAS,	Frame Barn.	160	None.
3 PORT DOVER,	Vacant Dwellings.	750	....	25 TRENTON,	{ S 2, B 2, No. 207, Dwelling. Frame Hotel	200 200	200 100
4 COLLINGWOOD,	S 3, B M, Large Railway Elevator and Contents.	8000	2332	26 TEESWATER,	Butcher's Shop.	250	200
4 OFF CAPE COMMODORE,	Propeller "Josephine Kidd."	6000	....	26 TORONTO,	Tannery.	2000	600
4 NIAGARA,	Lake View Hotel and Contents.	1000	750	26 TORONTO,	{ S 43, B 238, No. 21, Catholic Church. R. C. Cabinet Factory.	300 250	300 200
5 HESPELER TWP.,	Large Barn and Contents.	7700	3800	27 HAMILTON,	S 5, B 10, No. 358, Frame Building.	150	None.
6 MATILDA TWP.,	Frame Farm Outbuildings.	400	264	27 BELLEVILLE,	Pot Ashery.	350	200
6 PORT DALHOUSIE,	S 1, B 6, 2 Grocery Stores. 6 Dwellings. 1 Bake House. 1 Blacksmith Store. 1 Tailor Store. 1 Hotel. 2 General Stores. 1 Fr. Barn.	10000	5400	28 MONTAGUE TWP.,	Frame Tailor's and Barber's Stores and Dwelling.	.....	.....
7 BELLEVILLE,	Dwelling.	500	None.	29 BRUSSELS,	{ S 1, B 1, No. 14, Frame Stores. Woollen Mills.	1130 15000	926 5000
8 ENNISMORE TWP.,	Barn and Contents.	700	585	QUEBEC.			
9 TORONTO,	S 66, B 339, N & N. W. Railway Storehouse and Freight Shed & 13 R.R. Cars.	14600	11600	DATE.			
9 MANVERS TWP.,	Lumber.	2000	980	2 HULL (Special Plan No. 14)	{ Eddy's Mills and Factories. Flour Mill.	110000 12500	89000 4000
10 WHEATLEY,	Frame Barn.	360	280	3 QUEBEC,	S 9, B 87, No. 9, Photo. gallery and Barber's Shop.	426	426
10 TODMORDEN,	Grist and Planing Mills.	9000	....	4 OUTREMONT,	White House.	8000	2300
11 MONAGHAN TWP.,	Steam Saw Mill.	....	....	5 LOUISEVILLE,	Dwelling and Outbuildings.	2500	1000
12 LINDSAY,	Frame Store.	500	400	5 BEAUCE,	Dwelling.	750	....
12 QUEENSVILLE,	S 1, B 2, No. 62, Saw and Shingle Mill.	2000	1940	6 LAPRAIRIE,	{ S 27, B 6 & 9, Sheds, Carpenter and Carriage Shops and 12 Dwellings.	10000	8000
13 KINGSTON,	Frame Dwelling.	1000	600	9 L'ASSOMPTION,	Lumber Mill.	15000	2000
13 PETERBORO,	S 10, B 83, No. 121, Large Stable and Contents.	300	200	9 MONTREAL,	{ S 107, B 872, No. 265, Dwelling. S 90, B 732, No. 605, Dry Goods.	5000 1750	1600 1300
14 GODERICH,	Dwelling and Contents.	2535	1500	10 MONTREAL,	S 74, B 579, No. 276, Planing Mill.	750	750
14 NEAR LANCASTER,	G. T. R. Express Car.	3475	1800	10 MONTREAL,	S 23, B 28, No. 75, Grain and Provision Store.	280	280
15 HAMILTON,	Eng. House of Foundry.	1125	500	10 COTE ST. LOUIS,	S 28, B 342, No. 50, Boarding House.	4200	3387
15 CHEAPSIDE,	Barn.	1000	400	11 QUEBEC,	Dwelling.	2236	2000
18 PORT HOPE,	Button Factory.	400	400	13 ST. BASIL,	Dwelling.	2000	None.
18 HAMILTON,	Propeller Dromedary.	500	150	13 MONTREAL,	{ S 29, B 204, No. 102, Junk Store and Sheds. Convent of Notre Dame.	750	580
18 PORT HOPE,	Steam Engine.	16000	10000	15 MONTREAL,	S 71, B 535, Hay Shed.	....	....
18 HAMILTON,	{ S 7, B 22, No. 44, Club House. Hardware Store.	150 600	100 600	17 HOCHELAGA,	Cement Works.	5000	....
18 KINGSTON TWP.,	Dwelling.	525	525	19 LOUISEVILLE,	Frame Cheese Factory.	4500	3450
20 KIRKFIELD,	Barns and Stables. Threshing Machine.	700 2500	500 800	20 MONTREAL,	{ S 5, B 4, No. 139, St. Lawrence Hall. Woollen Factory.	250 9000	200 5000
18 GRANTHAM TWP.,	Frame House.	200	None.	22 ST. TIMOTHY,	Barn and Stables.	....	....
20 ST. CATHARINES,	Frame Dwelling.	600	....	24 NAPIERVILLE,	S 11, B 64, No. 33, Furniture Factory.	2000	....
21 TORONTO,	S 30, B 164, No. 77, Cigar Factory.	700	500	24 QUEBEC,	{ S 11, B 122, No. 39, Boot and Shoe Factory. 2 Dwellings and Contents.	39000 7000	39000 7000
22 TORONTO,	S 13, B 45, No. 128, Dry Goods.	100	100	27 ST. JOHNS,	S 5, B W, China Works.	150	100
22 TORONTO,	{ S 59, B 307, Imperial Oil Works. Hat and Cap Store.	3000 1050	.... 1050	27 MONTREAL,	S 44, B 309, Fluid Beef Factory.	1500	500
22 LONDON,	Dwelling.	1050	....	27 VARENNES,	Dwelling.	500	....
22 THOROLD,	Dwelling.	....	....	27 DESCHAMBAULT,	Barns and Contents.	2000	None.

PLACE—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE;	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
QUEBEC.				NEW BRUNSWICK.			
DATE.				DATE.			
30 QUEBEC,	S 1, B 3, Nos. 110 to 114, Steam Confectionery and Asbestos Factory.	B 19995	19507	20 FREDERICTON,	{ Exhibition Shed.	300	None.
		C 18500	18500		{ Barn.	150	None.
	S 1, B 2, Nos. 9 to 16, Bonded Warehouse.	B 17800	17800	22 WAKEFIELD,	Dwelling.	1200	900
	{ 3 Dwellings.	C 23500	23500	22 NEWCASTLE,	Barn and Contents.	500	None.
	Saloon.	7500	6200	29 WOODSTOCK,	Dwelling.	110	110
		300	250	NOVA SCOTIA.			
NEW BRUNSWICK.				PRINCE EDWARD ISLAND.			
DATE.				DATE.			
5 PORTLAND,	S 16, B 98, Nos. 52-54, Dwelling.	300	100	1 PORT BECKERTON, Guysboro' Co., General Store.		300	300
7 ST. JOHN,	S 8, B 67, Nos. 45-49, Stores and Restaurant.	B 2744	2744	6 HALIFAX,	Prov. Poor Asylum.	100000	50000
7 JEMSEG,	Dwelling and Barn.	C 7767	3967	13 MONTAGUE, Halifax Co., Quartz Crusher.		17000	5000
9 ST. JOHN,	S 22, B 10, No. 258, Dwelling.	600	None.	13 WINE HARBOR,	Dwelling.	600	400
9 FREDERICTON,	Dwelling.	725	725	14 CANNING, King's Co., Axe factory.		5000	None.
11 FREDERICTON,	Barn.	600	400	17 YARMOUTH,	Blacksmith Shop.	....	....
12 HAVELOCK,	Dwelling.	400	None.	21 TONEY RIVER, Pictou Co., Lobster Factory.		2000	424
12 UPPER ABOUGOGGIN,	2 Barns.	350	200	30 HALIFAX,	Dwelling.	400	300
17 CARLETON,	S 3, B 11, No. 36, Dwelling.	1200	None.	NOVA SCOTIA.			
17 GREENHEAD, St. John Co., Schoolhouse.		200	None.	DATE.			
		1200	00	25 CAPE SHARPE.	Lobster and Meat Packing Establishment.	5000	5000

ERRATA AND OMISSIONS IN OCTOBER FIRE RECORD.

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

November 4. HOCHELAGA, QUE., S 24, B 4, Howley's Door and Sash Factory.
 10. PICKERING TWP., Ont., Lot 17, Con. 6, Frame Barns,
 12. HALIFAX, N.S., S 25, B 133, No. 210, Dwelling,

Losses
 Total Loss. to Ins. Cos.
 18000 12323
 B 800 — 500.
 200 — 200.

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Antigonish	New Glasgow
Arichat	Pictou
Bear River*	Shelburne*
Bridgetown*	Stellarton*
Bridgewater*	Sydney
Canso*	Truro
Chester*	Windsor
Dartmouth	Wolfville
Digby	Yarmouth
Guysborough*	
HALIFAX	
Kentville	

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

SPECIAL
SURVEYS.
No. 1

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INSURANCE
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Alliston*	Collingwood	Meaford	Renfrew
Almonte	Cornwall	Merrickville	Ridgeway
Amherstburg	Dresden	Merriton	Riverside
Amprior	Drummondville*	Millbrook	St. Catharines
Ancaster*	Dundas	Milton	St. Mary's
Arthur*	Dunnville	Morrisburg	St. Thomas
Ashburnham	Durham	Mount Forest	Sarnia
Aurora	Elmira*	Napanee	Seaforth
Aylmer	Elora	Newcastle	Shannonville
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Barrie	Exeter	Newmarket	Smith's Falls
Beaverton*	Fenelon Falls	Niagara Falls	Southampton
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Blyth	Fort William*	Orangeville	Tamworth*
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Bolton*	Gananoque	Oroquo	Thorold
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Bowmanville	Glencoe*	Ottawa	Tilsonburg
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Bradford	Gravenhurst*	Paisley	" II.
Brampton	Guelph	Pakenham*	Trenton
Brighton	HAMILTON	Palmerston	Twesed
Brockville	Hastings	Paris	Uxbridge
Brooklin*	Hawkesbury	Parkdale	Walkerton
Brussels	Heppeler*	Park Hill	Wallaceburg
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Campbellford	Jarvis*	Peterboro'	Warkworth
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Cardinal*	Kingston	Port Burwell*	Whitby
Carronbrook*	Kingville*	Port Colborne	Windsor
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Chippawa*	Listowel	Port Perry	Wroxeter
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Aylmer	
Beauharnois	
Bedford	
Berthier	MONTREAL
Brigham	Part I.
Buckingham*	" II.
Coaticook	" III.
Coteau St. Louis	Nicolet
Cowansville	Ormetown D'm*
Danville*	QUEBEC
East Farnham	Quebec Coves
Frelighsburg	North Side
Granby	Quebec Coves
Hemmingford	South Side
Hochelaga	Richmond
Hull*	Riviere du Loup*
Huntingdon*	Rock Island
Joliette	St. Andrews*
Lachine	St. Cunegonde
Lachute	St. Eustache*
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L'Assomption*	St. Henri
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	Terrebonne
	Three Rivers
	Valleyfield
	Waterloo
	West Farnham

CITY ATLASES. Montreal.

PROVINCE OF NEW BRUNSWICK.

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

APPLIANCE REPORTS
are prepared of most places above
noted, giving information respect-
ing means of protection respect-
fire, etc.