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INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Vol. I., No. 6.
Office: 102 St. Francois Xavier St. }

MONTREAL, JUNE 20, 1881.

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

At a recent meeting (20th March), of the Institute and Actuaries, at their rooms in King's College, Strand, London, a paper was read by Mr. Cornelius Walford, on the "Position of the Insurance Press in relation to Insurance Offices and Insurance Interests," and the paper was made the subject of the evening's discussion.

The reports which appeared in the *Insurance Record*, of London, was repeated in several American journals, and have doubtless been perused by many of our readers.

Mr. Walford enumerates 13 special services that the Insurance press may render to Insurance offices,—lays down his views of what should be arrived at and of what should be avoided in rendering their services, and claims that journals conducted on correct principles and distinguished by right teachings, will have a wonderful effect in improving the moral tone of its readers, with managers and agents.

In our first number we laid down our platform as follows:

1. To be a means of increasing cordiality and harmonious co-operation among Insurance Companies.
2. To disseminate correct views on insurance matters—both to the profession and to the public.
3. To afford a means for friendly discussion on topics of mutual interest.
4. To gather information in a concise manner, of the progress of improvement in fire protection in cities, towns and villages.
5. To urge on municipal corporations the necessity of providing proper protective appliances, and to offer suggestions and to invite criticism on such subjects.
6. To record fires in a tabulated form, to afford easy future reference.
7. To afford means for publishing the benefits of Life Insurance, Accident Insurance, and Guarantee Insurance.

The motives and aims were and have been clearly stated, and the title was chosen with the view to make this journal a means of mutual interchange of information and views by the whole of Insurance Society in the Dominion.

The promoter made and makes no secret of his purpose. He is a civil engineer, who for the past six years has been endeavoring to establish a *system of Insurance surveys* in the

Dominion, not, decidedly not, to keep a shop to sell a few plans now and again, but to obtain the support of all Insurance Companies to the completion and maintenance of the system, and to use the plans in the way that intelligent underwriters will understand.

He found and still finds the obstacles to his success to be many, and as a means of surmounting one of the most obstinate and most discouraging, establishes this journal, knowing that if the educated, literary, right-dealing, and honest members of the underwriting profession will accord to him their cordial support, each with his special line of ability, that they can gradually, perhaps speedily, chase away the shadows that darken the Dominion "field," and inaugurate a better and happier state of affairs—and if you can, (you know you can if you only will it) help to mend matters by this means—will you stand aloof because the start was made by an "outsider."

Previous trials have been made, but through pressure of other business, through petty jealousies, possibly through want of sufficient vigor, they have not been continuous.

It may be, too, that the baneful habit of looking at Insurance Journals, as mere blackmailing institutions, rules too much in Canada, "Oh! they are all that way," says a manager, forgetting for the time the gentlemanly nature on which he prides himself, and adding with peculiar emphasis, "you can't blackmail me."

Doubtless the words rashly spoken were speedily regretted, but the apology cometh not, and the sting remains.

Remember that the Scylla and Charybdis of Insurance journalism are *always* present to an editor's eye, and give that credit to his honesty of purpose, which you expect yourselves in dealings with your fellow-men—and which credit, if more largely drawn on now-a-days, would allay the frequent suspicions unjustly harbored and believed by honest underwriters who should be joined in a friendly compact for the benefit of the whole of "Insurance Society."

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

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

OFFERING A PREMIUM OF \$25.00

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

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

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

The conditions are as follows:—

1. The writer to be prepaid subscriber to INSURANCE SOCIETY for the year 1881.

2. The essay to be written on foolscap paper, one side only, and not of greater length than to fill three columns of this journal; say 20 folios of 100 words each.

3. No personal allusion to be made to companies or individuals, (we want abuses declared and healed, not animosities engendered).

4. The essay to be sent to the office of INSURANCE SOCIETY, 102 St. Francois Xavier Street, Montreal, before June 30, to be distinguished by a motto, not with writer's name.

5. A letter to be written to Chas. E. Goad, personally (to above address), stating author's name and address with accompanying motto, and suggesting three names as impartial judges of the respective merits of the essayists.

6. Competent judges to be selected by us, with the aid of the above suggested names, and the essay that such judges consider the best, to be inserted in our July issue and to entitle the writer to the premium of \$25.00 now offered.

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

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

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

In response to the above, an essay was received about 36 hours before the Quebec conflagration commenced. On reading it over immediately after the news of that disaster arrived, the contents seem so exceedingly apropos at this time, that with the full permission of the author, we publish it in this month's issue.

The essayist does not waive his claim as a candidate for the award, and is willing to allow other literary members of "Insurance Society" the benefit of perusal before sending in the results of their labors.

ESSAY.

Subject:—FIRE INSURANCE IN CANADA.

QUERIES:

1. *Why has it not been a source of profit to Companies during the past twelve years?*

2. *What are the most practical reforms necessary to insure better results in future?*

MOTTO.

Of our vices
We may make a ladder
And climb to Heaven.

St. Augustine.

In essaying for a prize, the author is bound, and his treatment of his subject bounded, by the conditions imposed, yet, when abuses are imputed and remedies are to be proposed, he is naturally fearful lest some should

be offended by his ideas; the present writer however does not intend to refer to any individual or company, and so disclaims all idea of either personal or particular allusion in this essay.

To the first query, the "outsider" replies that conflagrations of an unusual nature have occurred so frequently, and have extended over such large areas, as at once to account for the lack of profit in fire insurance; yet "conflagrations," in Canada or in Tooley Street, are not such exceptional circumstances as to justify their omission from the ordinary calculations of the business; their probability therefore should have been one of the factors in the computation of rates, and their occurrence and consequences thus provided for.

Another as readily and conclusively replies: "Rates have been too low," triumphantly pointing to the indisputable fact, that, if the rates had always been high enough to provide for expenses, losses and dividends, there would have been no advertisement for this essay for which the INSURANCE SOCIETY offers the prize; but he avoids discussion of the other experience, viz., that some companies have realized handsome profits whilst others have made only loss, although taking precisely the same classes of risks, at rates even lower than those received by their unfortunate brethren; and, in some localities, fires have been few and their damage inconsequent; thus the same logic, which proves general rates too low, because of general loss, would show the rates in these cases sufficient, because of the profit resulting therefrom.

The subject of "Rates" is still further complicated by epidemics of fires which destroy special lines of risks, one year flouring mills, another tanneries, or saw-mills, or frame buildings, or woollen mills, or so on; yet as it is true that these fires proceed from natural causes, capable of being foreseen, the question of rates should always have adapted itself to all these varying, yet certain occurrences, without unduly taxing those risks of the same classes, which survive by reason of their fitness.

Others tell us of their "expenses" arising from increased competition, by the incorporation or the introduction of so many companies into so limited a field; they point to many "awful examples" as proof of their argument; and yet they confess the difficulty of deciding where and when expenses are wise or otherwise, many being absolutely necessary to new companies which have previously been incurred by the older established ones. Sets of Mr. Goad's very admirable surveys; careful inspection of risks; introducing themselves to the public, &c., &c., may, perhaps, make present expenses disproportionate to present income, yet be proper investments which should assist in building up the companies' business on a solid foundation; it being always remembered that insurance is a matter of extended time, and may not be fully judged of by its present results.

Happy is it for the company whose good years do not make them reckless; and wise is in the company whose evil years do not discourage them.

"Men may come and men may go,"
"But they go on forever."

Here a person puts forward "Inadequate Fire appliances and water supply" as an answer, showing that, but for these there would have been neither large fires nor excessive losses, consequently there must have been profit; our friends, you see, stick to unassailable positions; therefore it is we add that disaster has also arisen from over-confidence. Every underwriter remembers, when brick buildings began to appear on the principal street of _____, being asked to reduce the rates on account of its improving condition; but he speedily found that brick buildings had become so necessary to the remainder of the merchants, that the frame ones, continuously, though accidentally, burnt, just as fast as the builders were prepared to replace them.

Then, the people, having buildings they wished to preserve, prepared for discussion of the subject of fire appliances, and water supply, by requesting a further reduction of rates as an inducement for attendance at the meeting. When the new engine arrived, the people, very fairly, "gave it a chance" by letting the first fire burn on until it was ready to work, instead of putting out the fire at once as they might readily have done; so that when the engine was ready, the fire was so "ready" as to defy both engine and people to check it, until a large portion of the town was destroyed. The engine, however, soon had its revenge; it got to the next fire in time to extinguish it, and, with it, all the value of the goods in the near neighborhood, by continuing to throw its abundant water supply for hours after all sign of fire had departed.

Ah!!! Now comes along the fellow who knows all about it! There can be no possible question as to the soundness of his conclusions. He wonders why it is necessary to write any longer essay than "Hard Times." Financial crises have, indeed, increased Moral Hazards, resulting in fires, some deliberately prepared by owners, some accidental in their origin, but left to burn, because the properties endangered had lost their values: in fires set by employees, embittered by loss of work or reductions in wages, and in others set for the purpose of providing work for local builders; and in claims fraudulently asking for long departed value, the original cost being no longer an indication of value, but serving as a foundation on which to build claims for amounts such as could not possibly have been otherwise realized from the property so opportunely destroyed.

In addition to all these causes of non-profit, we have had Incomplete Surveys; Applications not sufficiently explicit in describing and defining the risks; Policies too liberally or too carelessly worded; Warranties omitted; Permits given without adequate charges; Over-insurance, producing carelessness and fraud; Under-insurance, producing too large a proportion of loss to insurance. The Ontario statute has embarrassed the companies in adjustment of many doubtful and fraudulent claims; the Causes of fires have not had sufficient attention, and Losses have been "settled" instead of being adjusted. We have forgotten, in many cases, that although many things be troublesome, disagreeable and unpopular, yet

"Because right is right.
"To follow right were wisdom."

Reformation of practice in these matters is indispensably necessary to future profit, therefore I do not need to discuss them further, this reflection, however, is a fitting introduction to the second part of my essay, wherein I am to shew how the rose "profit" may be plucked from the nettle "danger."

The probability of "conflagrations" may not be ignored; consequently we must avoid their probable localities, or else must either eliminate or overcome their causes. Material for conflagrations exists in certain parts of some of our cities, some of our towns and most of our villages, as is shown by Mr. Goad's ever-faithful surveys; many of our Underwriters and Firemen know and dread these places; yet, if we are to concede that the primary functions of insurance companies are the carrying of risks and the payment of losses, on the ground, that, but for risks and losses, insurance would be unknown; we must provide for ultimate safety by insisting on such remedies and precautions as would be taken by sensible proprietors, if they depended on care to avoid losses, rather than upon insurance companies to make them good; surely such measures may properly be insisted upon by the companies who assume the risk, it being repugnant to public policy to permit that, the continuance of which, imperils the public safety.

Where some one particular hazard threatens a neighbourhood with extinction, we generally find inflammables and explosives scattered throughout its various stories; the remedies to be required in such cases are Brick walls and divisions; all openings protected by hardwood doors and frames, both covered with bright tin; deadened floors laid so they can be flooded; roofs open below and covered either with tin or shingles laid in a good bed of mortar; staircases and elevators disconnected and boxed in.

The precautionary measures to be required in all manufactories and other large buildings are, the abolition of inflammables and explosives into separate one story brick buildings, isolated from all others; such cleanliness as is possible to the occupancy; employment of competent watchmen checked by watch-clocks; arrangement of steam-pipes so that any compartment can be filled with steam at a moment's notice; free distribution of water in barrels and pails for use in case of accidental fires; regular drill of operatives in the means necessary and available for the extinction of fires and preservation of property; and as guaranty for the maintenance of these precautions, proprietors must always be co-insurers, without permitting so small a proportion of insurance to value as will cause every small fire to fall upon the companies so as to absorb too large a proportion of their policies.

Where the hazard of any locality is such as to imperil the existence of the whole place, similar measures must be applied on such extended scale as will overcome the danger; in these places, roofs and outhouses require particular attention, because, by their means, sparks are nourished into blazes—vide the accounts of every extensive fire. Here Mr. Goad's very complete surveys are valued by the experienced underwriter, because they enable him, at a glance, to see the accumulated hazard of extensive areas. He supplements these plans by careful consideration of interiors, times, circumstances and men, and adds to the basis rate for the

necessary hazard of the class, such percentage as will cover deficiencies, extras and exposures; true, he may find such a rate as is prohibitory, but, even so, it is the only just, honest, equitable and safe one, and it may lead to such improvements as will make the risk a desirable one, thus increasing his income without a disproportionate increase of hazard.

The question of "Rates" and "Rating" is that part of my subject which may endanger my chances of obtaining the prize, but being the all-important one, it may not be shirked. As some places have yielded, and some companies have realized profit whilst others have records of loss alone to shew, and as, in several instances, this is true of different general agencies of the same company; a general advance of rates might neither be equitable, nor its justice be made so apparent as to secure its realization.

Wherever profit has proceeded from *absence of hazard*, instead of from its non-culmination: or to whomsoever it has accrued by reason of a proper appreciation of the risks assumed, instead of from mere good fortune; in these cases honour is due, and where the same good qualities exist the same good results will accrue; these localities and agencies are making due provision for the contingencies of the future, and it is evident **THEY** should not be asked to increase rates.

Where then, and under what circumstances should the company look for additional income? I reply unhesitatingly and conscientiously, *To those places where additional hazard exists and in all places in exact proportion to the hazard, from whatever cause it may arise.*

In computing the rate of a risk, it must always be remembered that insurance is not properly a hand-to-mouth institution, but is a provision for contingencies; it is absolutely necessary that the good times be made to provide for the effects of the evil ones, which follow as surely as night follows the day; classes of risks must be made to provide for their decadence, in the time of their prosperity, even as men are expected to provide for old age, in the time of their health and strength, or as the bees gather honey in summer in proportion to the severity of the coming winter; Proprietors, Agents, and Managers must, by justice and reason, be made to understand that increase of risk is increase of cost, and that the companies are entitled to liberal compensation for the pledge of their capital in a business which bears the risk of all businesses, as fire insurance certainly does

Warranties, Wordings and Permits must be valued; they may be "trifles light as air" when computing a rate or when writing a policy, but they become "little rifts within the lute which let the adjuster's music out" because they make the losses total at the time of the fire, and no company can stand too large a proportion of "total" losses under its policies.

By careful inspections dangers must be discovered and eliminated. Proper precautions must be insisted upon; Incendiaries must be prosecuted. (this, though, is the proper business of the Government). Adjustments must take the places of scratch-settlements, as right, neither more nor less, is every man's right and duty.

Right and duty are hard words, they imply so much that may cause personal unpopularity, especially if the person who endeavors to follow them is unsupported by his *confreeres*, therefore it is desirable that Local as well as General Boards be formed for the discussion of matters pertaining to the

business and for the proper advancement of the interests of the companies; failing these, or assisting them, each separate Agent and Manager should resolve, and steadfastly continue in the resolution to calmly weigh the circumstances and contingencies of risks, localities, peoples and times, and to govern themselves accordingly, faithfully rejecting all business which does not properly contribute for losses and expenses, with a fair margin for profit.

Of such we devoutly say: "MAY THEIR TRIBE INCREASE." And of such as well as of the INSURANCE SOCIETY, I heartily say in conclusion—

"MAY THEIR SHADOW NEVER GROW LESS."

Experience, properly applied, teaches us to be lenient towards the errors of others, and to reform our own.

OBITUARY.

It is with regret that we chronicle the death of Mr. Cooté, a gentleman who has for many years been connected with Insurance business, as an agent at St. Johns, P. Q. His health had been failing for many months, so that his death was not expected by those who knew him. He leaves behind him a name for honesty and honour, that many may envy, but few emulate. We cannot say more than that he was a Christian gentleman.

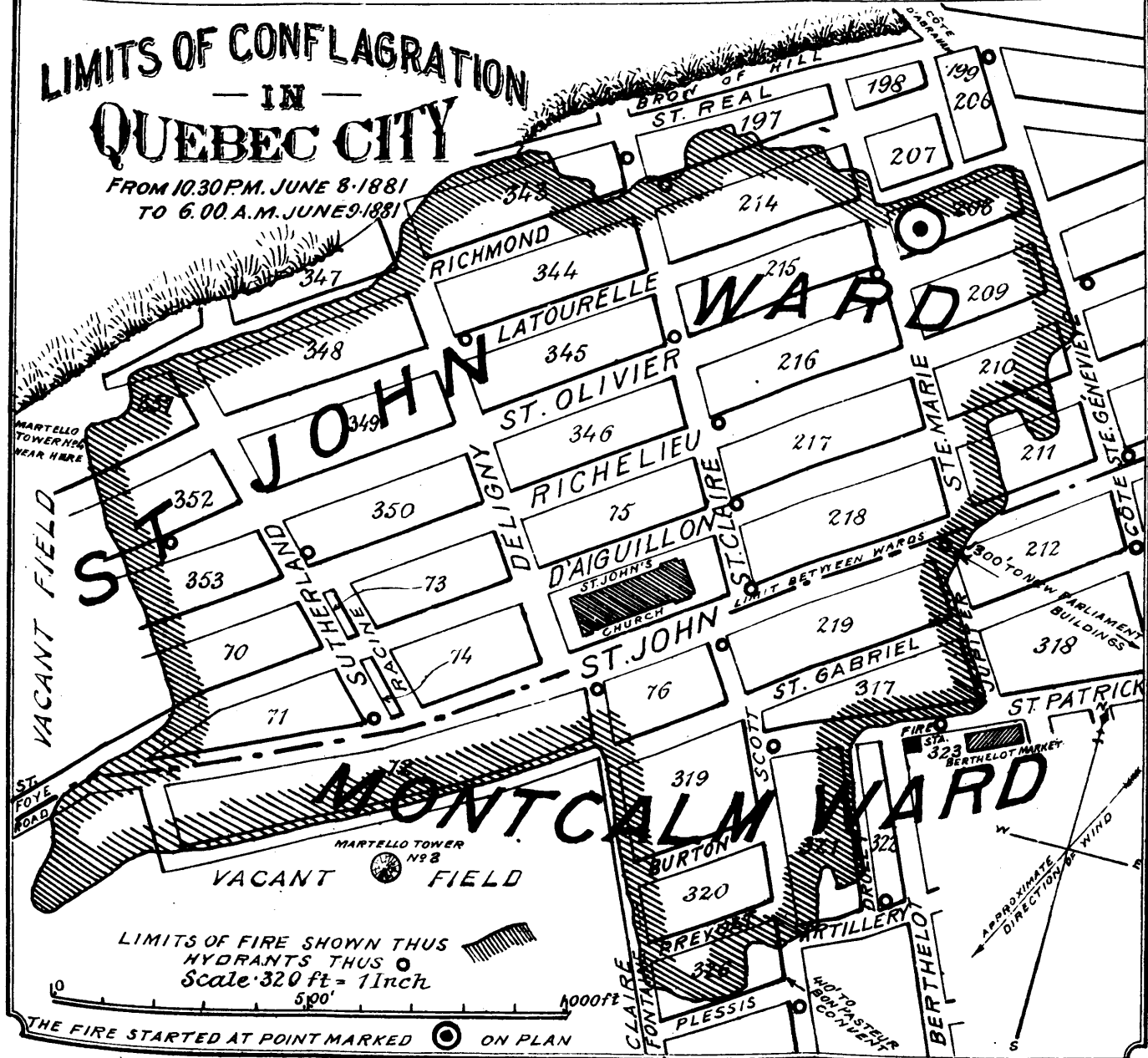
THE LONDON STEAMBOAT DISASTER extended its fatal touch through all classes of society and many professions and callings. Mr. J. C. Meredith, who was there drowned, was one of the oldest Insurance agents in Western Ontario, having been appointed agent of the Phoenix Insurance Company some twenty-five years ago. He was a gentleman much respected by all who knew him, and was the father of the present leader of the opposition in the Ontario Legislature.

NEW INSURANCE PLAN OF GUELPH.—Messrs. John R. McDonnell and E. S. Yates, two engineers from the Insurance Bureau of Mr. Chas. E. Goad, C. E., of Montreal, are at present employed in making a new and extended plan of this city for the use of the Insurance Companies, the old plan which only embraced a small portion of the business part, having become out of date, and being found too small to keep up with the rapid growth of the city. The objects of these plans is to facilitate business between head offices and agents, and give the head offices a means of seeing at a glance the distribution and nature of their risks. As every building and shed on the plan is numbered, all that is necessary for an agent to do in sending an application to the head office is to mention the number of the block and risk on the plan, instead of the old and tedious system of making a separate diagram of each risk. These plans have now become a recognized feature in insurance business, and Mr. Goad has published maps of every town and village of importance in Ontario, the Lower Provinces and Newfoundland, the plan of Montreal, which has just been completed, having taken over two years to prepare. As it is necessary to show on these plans every feature of construction which can affect the insurance of the buildings, such as roofs, partitions, walls, &c., the engineers hope citizens will afford every assistance in giving a correct description of their property.—*Guelph Daily Mercury*, May 23, 1881.

New enlarged Surveys of the cities of London and Hamilton are also in progress.

LIMITS OF CONFLAGRATION — IN — QUEBEC CITY

FROM 10.30 P.M. JUNE 8-1881
TO 6.00 A.M. JUNE 9-1881



LIMITS OF FIRE SHOWN THUS
HYDRANTS THUS
Scale 320 ft = 1 inch
50'

THE FIRE STARTED AT POINT MARKED ○ ON PLAN

BLOCK. SHEET, STREET AND NO. GOAD'S PLAN.	BRICK AND STONE.			WOOD.			SPECIALS.	
	Dwg.	Shops	Out Bdg.	Dwg.	Shops	Out Bdg.	Wood.	Stone & Brick.
North of Richmond St., Sheet 16, Bk. 197.....	1			1		7		
" 23, " 343.....	1	1		14		12	Carp. Shop.	
Between Richmond and Latourelle Sts., Sheet 17, Bk. 214.....	5			16	3	20	Do.	
" 23, " 344.....	9		2	22	1	24	Do.	
" 23, " 348.....	1			24	2	23	Do.	
" 23, " 351.....				9	1	8	Do.	
Between Latourelle and St. Olivier Sts., Sheet 17, Bk. 208.....	6	1		8	1	15	Do.	
" 17, " 215.....	5		1	11	1	19		
" 23, " 345.....	6	2	1	18	2	27		
" 23, " 349.....	3	2	1	27		29		
" 23, " 352.....				17		15	Do.	
Between St. Olivier and Richelieu Sts., Sheet 17, Bk. 209.....	10	3	3	3		10	Do.	
" 17, " 216.....	9	2	2	16	1	30	Do.	
" 23, " 346.....	7	1	1	20	1	27		
" 23, " 350.....	6	1	1	23		35		
" 23, " 353.....				1	18	19		
Between Richelieu and d'Aguillon Sts., Sheet 17, Bk. 210.....	16	3	3	2		10		
" 17, " 217.....	8	1		15	2	20	Do.	Carp. Shop.
" 7, " 76.....	15	3	1	8		19	Do.	Tobacco Fac.
" 7, " 73.....	7	4	5	13	2	18		
" 7, " 70.....	8	1		8	1	17		

BLOCK. SHEET, STREET AND NO. GOAD'S PLAN.	BRICK AND STONE.			WOOD.			SPECIALS.	
	Dwg.	Shops	Out Bdg.	Dwg.	Shops	Out Bdg.	Wood.	Stone & Brick.
Between d'Aguillon and St. John Sts., Sheet 17, Bk. 211.....	5	1		4		7		
" 17, " 218.....	12	5	3	3		13		
Church Block, Sheet 7, Bk. 74.....	1							Church.
" 7, " 71.....	10	1	3	5		8		Paint Shop. Pub. School.
Between St. John and St. Gabriel Sts., Sheet 17, Bk. 219.....	20	2	2	6	1	18	2 do.	2 Carr. Shops.
" 7, " 76.....	8	1	1	1		11	11 Blacksmith. Bl'ksmith do.	11 Paint Shop. 2 Carriage do.
" 7, " 72.....	8	4	2	11	2	18	18 Carriage do.	
Beyond Plan, South of St. Gabriel St., Sheet 22, Bk. 317.....	2	1		16	1	17	Carriage do.	
" 22, " 321.....	11	1	1	12		11		
" 24, " 319.....	4		1	19		14	Do.	Blacksmith.
" 24, " 320.....	8	1		5	1	12		
" 24, " 326.....	7			3		6		
	243	42	36	386	22	568	19	10

NUMBER OF BUILDINGS BURNT:

Wood..... 995
Stone and Brick... 331
Total..... 1326

Insurance Premiums are a good investment in Quebec, a sure return sooner or later to Policy-holders. Quebec has been unfortunate and fortunate. Unfortunate because of by-laws that allow the construction of so many frame buildings within the city limits, more unfortunate because of its defective appliances for extinguishing fires, and most unfortunate for having rulers who suffer this state of things to continue after the repeated warnings of previous conflagrations. But it is fortunate as well, fortunate in its founder. Champlain must have had in his minds eye the usual perversity and deal-headedness of city fathers, and said to himself "here will I found a city that, despite aldermanic stupidity, loose building inspection, and chronic failure of water at the right time, cannot, from the contour of the ground alone, burn down in a single conflagration, nay, nor in two or three."

Firemen, from the volunteer torch-boy to the veteran branchman, are brave souls ever, and Quebec possesses no exception to that rule in her brigade. "B" battery men are good and true as well. They all worked heroically at the late fire; but the bravest men must give way or perish before an Isandula of flame.

There never was a great fire that did not teach some lesson, and some learnt it, others have waited till the next lesson. Perhaps the lesson of this one will be heeded by some who neglected the last. Perhaps some places that have never learned a lesson will teach the next by a great experience.

Is there no system by which towns and cities can be inspected with a view to the prevention of possible conflagrations. The chiefs of Brigades in the great thickly built cities of the United States. do not wait for fires to break out, and suddenly become inspired with knowledge necessary to the confining of the flames within certain limits. They know every inch of the ground, construction and height of the buildings, every weak point where fire will be most disastrous, and each point of vantage where it can be most successfully combated. The thorough Fireman acts not alone upon what he sees, but upon what he knows, and this must be learnt beforehand. This is a question that must be answered by a civic authorities in all young, growing cities. Some may take the trouble to investigate the experience of others, and find out their danger, in the calm light of day. Some will procrastinate until they awaken to a personal experience, and read in the sad black-letter of a thousand ruined homes, the tale of their own criminal negligence.

We have given a tabulated statement of the number, construction and occupation of the buildings in the burnt district of Quebec. One quarter of the buildings were brick and stone, (but not by any means first-class, shingle roofs being a large percentage), and three-quarters wood. These figures we leave to the contemplation of the underwriter who has still large lines, in the "wooded retreats" of Quebec and other cities, for which decidedly rustic rates are received

The following are the losses of the different Companies as correctly as they can be ascertained up to the present:—

Commercial Union.....	12,000
Guardian.....	15,800
Imperial.....	29,000
Liverpool & London & Globe.....	45,000
London Corporation.....	6,000
Lancashire.....	33,000
North British.....	60,000

Northern.....	18,000
Phoenix.....	7,000
Queen.....	35,000
Royal.....	40,000
British America.....	11,000
Canada Fire & Marine.....	2,500
Citizen.....	14,090
Dominion.....	15,000
Quebec.....	375,000
Royal Canadian.....	41,000
Sovereign.....	21,000
Western.....	12,600
Ætna.....	50,00
Hartford.....	2,500
TOTAL.....	\$800,490

LOCAL BOARDS.

Last month we referred to the Toronto Board of Fire Underwriters in our article on the benefits of Local Boards to Insurance Companies, and we now briefly sketch the history of a Board that has been in continued existence for nearly sixteen years without even a suspension of its tariff of rates, which clearly "proves the possibility of such organization in other places," as contended for by us in the article referred to.

The New Brunswick Board of Fire Underwriters was formed in St. John in 1866, by eleven agents, all that were in the business at that period, who, from the continuous decrease in the rates of premium, felt the necessity of adopting some means to prevent further demoralization of their business. The late Mr. Edward Allison, then representing the "Liverpool and London and Globe," was appointed President, and the late Mr. W. J. Starr, agent of the "Continental" and "Lorillard" Insurance Companies, the Secretary. The first tariff adopted by the Board, went into operation on 1st February, 1866, and consisted of nine short pages in very large type.

In 1869, Mr. Allison, President, and Mr. C. E. L. Jarvis, agent of the "Queen," Secretary, the Board revised their tariff, which resulted in the January, 1870, tariff, containing a constitution of eleven articles and by-laws in nine sections, with forty items of risks and minimum ratings for each of three building classifications. This tariff then gave place to that of January, 1873, which contained the Constitution, By-laws and Rules of Construction, Ratings for Ordinary and Special Risks on Public Buildings, on Hotels, on a number of Brick and Brick-cased Buildings in the city and adjoining Town of Portland, on Special Hazards, on Sundry framed Buildings and on Ranges of Buildings. These various classifications of Special Risks being recapitulated for the purpose of easy reference under an alphabetically arranged Street Index, which, with tables of Short-time Rates and Ship-building Rates, made a book of 107 pages. This Tariff originated a system of Specific Rating in the Province, and its advantages over general ratings, solely, became apparent to every member of the Board, so much so, that each succeeding Tariff has contained an increased number of Specific Ratings. When this Tariff came into force, Mr. James T. Kaye was President, Mr. Allison having retired from business, and Mr. Jarvis continued as Secretary.

In 1876, when Mr. S. J. King was Secretary, another revision was made, which continued in force until the greater part of its contents was made inoperative by the great conflagration of the 20th June, 1877, sweeping out of existence most of the risks specifically rated.

A few days after the conflagration a meeting of all the Fire Insurance Agents in the city, with representatives of the Companies interested, brought on there by the great emergency, was held at the Waverly Hotel, when the following resolution was passed and duly signed:

"We, the undersigned, hereby agree and bind ourselves and the Companies we represent, not to accept or grant any insurance upon any wooden, veneered or brick-cased building hereafter erected, or any store or brick building hereafter roofed with shingles, or the contents thereof, within the limits of the City of Saint John, N.B." This resolution was confirmed by the Board at its first subsequent meeting, and it was strictly adhered to by the Board Companies until the 7th September following, when the New Building Act having become law, the object of this restrictive resolution was attained,

During the passing in committee of the Building Act by the Legislature, the Board was represented by a delegation who influenced the adoption of several of the most important restrictions of the Act.

As only one member of the Board thought of saving any copies of the Tariff during the conflagration which destroyed the places of business of all the Insurance Companies in the City, and as it was impossible to immediately arrange a new Tariff in the ordinary way, the temporary expedient of District tariffing was adopted, and to facilitate the use of this system plans or maps of the City of St. John and Town of Portland were made with the Districts colored in accordance with the general rate of that district, as explained in a key giving a rate for each colour, and exceptions to the general rules were made as quickly as possible, thus working back to the favorite system of Specific rating.

In this conflagration the Board lost their Book of Minutes kept from the organization until date of the fire, and we hope that Secretaries of other Boards that are expected to last as long, at least, as this New Brunswick Board, will take warning thereby, and keep all their Records in a fire proof vault or safe, letting INSURANCE SOCIETY have access to them occasionally.

In the following year, viz.: that of 1878, the Board adopted as their Tariff Standards for Buildings, classes A, B, and C, with Basis rates, charges for defects, for local exposure and for occupation, and in addition gave Basis rates for each street in the City and adjoining Town, with all occupations specifically rated, and the same arrangement has been followed in the revisions of 1879 and 1880.

In January, 1878, Mr. Kaye having retired from the active management of the Royal in favor of his son and joint-agent, Mr. J. Sydney Kaye, it became necessary to elect a new President, and the Board then decided that in future it would be of advantage to make a yearly change in the occupant of this office. This election resulted in favor of C. E. L. Jarvis, that of 1879, in favor of Hon. Robert Marshall, of the "Imperial," "Ætna," and "Hartford" Companies, and in 1880, Major Grant of the "Lancashire," succeeded to that office, and is now, by the unanimous desire of the Board serving a second term; but whether the Board will act differently from our friends across the border, and elect Grant for a third term, remains to be seen.

The present Secretary to the Board is Mr. Peter Clinch, Sub-agent of the "Northern," who last year succeeded Mr. King on his retirement from Insurance business to take the important position of Postmaster at St. John.

The inward history of this Board, of its difficulties from its own careless (?) members, and from opposition from outside companies with strong undercutting propensities, and of the ways and means adopted to protect the loyal members, would be of some interest to

those whose similar organizations were shipwrecked by such difficulties, but we do not expect to be able to give more than this rather dry outward history of this sixteen year old Board.

A SPECIMEN RATE.

Low rates are, indeed, the order of the day. We understand that the boats of the Ontario Navigation Company have been insured at 80 c. per cent., (Fire Rate) which, we presume, includes "lying up in winter and outfitting and repairing in spring." We are curious to know by what process of rate-manufacture this figure was arrived at. Could it have been by a just estimation of the different hazards that are combined in one of these floating palaces.

Several years ago the Fire Insurance rate on this line of steamers was 2 or 2½ per cent. Has the hazard decreased so much in that period that they can now be taken at one-third the rate? How should a rate be arrived at on this or any other risk. Let us answer it to our own satisfaction, at least?

1st. We require a basis rate for a frame structure, supposed to be perfectly isolated, and of solid build. This is perhaps the most difficult part of the whole process, for which to give an actual reason. However, we place it at the usual rate for isolated frame dwellings, 50 c. per cent.

2nd. Moral hazard (without expectation of a free holiday-pass). A 1, 00.

3. The construction is of such a character that it needs but little knowledge of Insurance to see that a fire would sweep from end to end of the "Montreal" or "Quebec" more rapidly than in any plain and solid structure, there being draughts from every quarter, and the amount of light frame work rendering these steamboats very combustible. For this we add 50 c. per cent. of the basis rate, or; 25 c.

4. Locality. We have in this case a vague hazard, and can only take into consideration the general risk of vessels lying in port, where they have the risk of wharves and adjacent vessels, but from which they may be enabled to escape in case of fire. This is a hazard fully equal to, if not greater than their own. The question arises, how much do similar hazards endanger each other? We leave this for the moment till the rest of the rating is completed, and proceed to the fifth hazard.

5. The Tenancy hazard forms a large item of this risk. Every passenger is a tenant, and every tenant an increased hazard, but as in hotels, we lump them along with their accompanying hazards, hotel-kitchen, &c., &c. They must therefore stand the responsibility of another 50 per cent. of the basis, or 25 c.

6. Propelling Power, boilers, engines and machinery, in the very heart of the risk and most difficult to be got at in case of fire, carries a heavy portion of the rate, and adds fully 100 per cent. to the basis rate, 50 c.

Let us return to number 4, and answer the question asked in the end of that paragraph, How much do similar hazards endanger each other? This depends greatly upon their construction, where they are entirely of wood, and adjoining or nearly so, the risk on one may well be said to be increased 50 per cent. by the presence of a similar risk adjoining. But as there is the chance of escape in this case by moving the vessels, and as the hazard is not permanent, 25 per cent. may be considered adequate, or 37½ c.

The rate now stands at 187½, without taking into consideration "lying up in winter quarters and outfitting and repairing in spring," for which privilege an extra charge of 25 c. should be made, bringing the rate up to 2-13 per cent.

There are two other points in the consideration of the hazard which may affect the rate, namely, the facilities for extinguishing fire, and the probable loss, taking into consideration the proportion the insurance bears to the value of the property insured. The steamer may or may not be in a place where outside help can be obtained. It is claimed that efficiently organized fire corps on each steamer of their furnish adequate protection, and doubtless the trained portion of the crews have done admirable service in the detection and extinguishment of fires—notably on two recent occasions.

But the existence of those outbreaks plainly denotes the inherent hazards as considerable, and should the steamer be on its voyage, the desire to save life, and the panic among passengers would render the best fire appliance far less efficient than on land.

The probable loss on costly and ornamental boats, is large, and unless the insurance be very full, may result in a total loss to the Insurance Companies, though only partial to the Insured.

Well! how came the rate so very low? We don't know exactly why the Insurance Companies "suicided," in this particular case, we only know of general symptoms of recklessness and depression. It may have been an over-dose of broker, or a blow struck in retaliation for some former cutting, but whatever the cause now, it could hardly have been such under the supervision of a Local Board and tariff, unless a majority of the underwriters of this city really believe that 80 c. per cent. is a fair rate for these risks—if even one of these underwriters thinks so, we shall be happy to hear from him, and publish his reasons.

We have made very much fuss out of a very small matter: too much fuss, perhaps, were this the only case, and even then the evil were well nipped in the bud by a column or so of plain talk; but this is only one of many cases, which we use as an illustration. This is regular business now-a-days. Any rate at all seems better than doing a small business. The Companies seem to live by the old saw, "Half a loaf is better than no bread." Unfortunately the half loaf is not a gift, and when the account comes in it is frequently for a burnt batch.

EVERY MAN HIS OWN SURETY.

There is a spirit of independence in this nineteenth century that pervades everything. Men and things stand or fall more by their own merits, than in the days when patronage extended its influence through all classes and conditions. To-day political patronage is the chief remaining evil of a system that crushed self-reliance even in those of genius, and tainted much true born nobility with the shadow of sycophancy.

The man is very base indeed who dreads a debt of gratitude, and very poor in spirit who cannot pay one, for it is fully discharged while he gratefully feels its weight, and it is only when he forgets or denies this friendly obligation that it becomes a tangible liability, and decreases his moral assets. The fear of incurring a financial debt that one may be unable to meet, is a far different affair, and reflects credit upon the mind that is sensitive to the probable loss and discomfort of the creditor. To be independent of any such danger and to obviate possible loss to those, who, through ties of blood or friendship are willing to incur risk as bondsmen, is the object of Guarantee Insurance. For a certain premium paid, a company guarantees to indemnify an employer for any loss caused by the dishonesty or misfortune of an employee, in such a manner as the contract may state. When the premium is paid by the employee himself, it renders him free from what might

become a money obligation to a friend, should his security bonds be forfeited for any reason whether, his crime or misfortune. The assured is not by any means free from liability though his employer be secured from loss; for, should his default, whether criminal or otherwise, come within the grasp of the law, the Guarantee Company can recover from him as far as he has anything to realize from, and secure his punishment to the extent of his crime. The premium paid for this indemnity, therefore, secures the employer for such loss up to the amount of the policy, but in reality, and very justly, only insures for the amount that the loss may exceed the employee's powers of indemnity. It has been thought by some that such a system of guaranteeing the honesty of those in positions of trust, is a premium on dishonesty or carelessness; but to those who understand the working of the business, it is found to have an opposite effect. The corporations that undertake this class of underwriting, have both the means and time, and it is as well, a part of their business, to follow up and punish those who have forfeited their confidence. They are ever awake to any decay in the morality of those whose good conduct they pledge, and by their vigilance are more likely to elevate than depress the standard of honesty.

Thus we see that every man may become his own surety, and rest satisfied that neither his misfortune nor his crime can entangle those dear to him in his fall. In fact, his own good character and ability are his guarantee, for unless these pass favourably under the scrutiny of those accepting the hazard, he cannot give their security to his employers, and may well be considered unworthy of the position to which he aspires.

SOCIETY NOTES AND COMPANY ITEMS.

The Phenix Insurance Company of Brooklyn, N. Y., has re-opened at St. John, N. B., with Mr. J. F. Whitaker as their Agent.

The Directors of the Ottawa Agricultural Insurance Company have made another call of two and one-half per cent. Pity the sorrows of a solvent shareholder.

The Dominion Safety Fund Life Insurance Company, incorporated at the last sitting of the New Brunswick Legislature, has commenced business. The Head Office is at St. John, Mr. J. DeW. Spurr, President.

Mr. Alexander Dickson, General Agent for the Norwich Union Fire Insurance Society, has, in his short career of Insurance Chief, so far gained the confidence of his Company, that they have extended his powers to Manager for the whole Dominion and Newfoundland.

Mr. W. P. Clirehugh, General Manager of the Fire Insurance Association, and the London and Lancashire Life, has been visiting Canada lately. We got up several pyrotechnic displays during his stay, and on his next visit we propose to try an epidemic as a species of Life Insurance entertainment.

The Companies represented by the late Mr. Coote, of St. John, have given their agencies to Mr. E. C. Knight, who for some time past has had business connections with Mr. Coote. We hope this Knight will be ever ready to break a lance in support of good underwriting and paying rates.

The New Brunswick Board of Fire Underwriters has recently been strengthened by the addition of the "Fire Association" of London, "Phenix" of Brooklyn, "Western" of Toronto, and "Royal Canadian," Insurance Companies. The Companies now represented at this Board number eighteen.

The Eastern Insurance Company (Marine), Mr. John Tucker, President, having had the necessary amount of stock subscribed as required by Act of Incorporation, are now calling on the stockholders to pay an assessment of twelve and one-half per cent., preparatory to commencing business at St. John and other parts in New Brunswick.

The Lion Life Insurance Company, of which Mr. F. Stancliffe is General Agent for Canada, has completed the formation of the Canadian Board of Directors, which now consists of the Hon. John Hamilton, Messrs. Robt. Simms, John Hope, and Alexander Murray. These are names of high standing, and will doubtless be of much service to the General Agent in the furtherance of the business in this country.

We publish this month an account of the St. John, N.B., Local Board, an institution of eighteen years' standing. Our reference last month to the Toronto Board brought forth the present information. We hope the influence is electrical, and will pass to some one else "who knows a thing or two" about the working of some other Board whose history would be another ray of light. We would like to know more of the inner history of these boards, and discover the cohesive quality that has kept them so long in unity of spirit and the bond of peace.

COMMUNICATIONS.

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

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

To the Editor of INSURANCE SOCIETY.

DEAR SIR,—I cannot allow longer time to elapse without wishing you much success in your new venture, and expressing my pleasure at the rapid strides you have made since its first issue, with the INSURANCE SOCIETY. You have had unusual opportunities in your peregrinations, to study the profession in the unusual capacity of an impartial and (I must add of my own knowledge) intelligent onlooker. An opinion of yours is therefore entitled to much additional weight, and I am glad to see you opening up various questions—the discussion, even one-sided, of which in your paper cannot help but be of benefit to us all. The great trouble, I fear, will be to get the Profession generally to apply the hints to themselves *individually*. It's always intended for the "other fellow" you know!

If you carry into the new venture (as I am sure you will) the great energy and perseverance under discouragements, that has characterized your map business, I will venture to predict a fine ultimate result, and great benefit to the Profession of underwriting generally. Long may you wave.

I shall look with interest for the number of your paper containing the prize essay. My own views, corroborated since becoming more extensively familiar with field work in Canada, favor *personal and frequent inspection of risks*, notwithstanding the consequent attendant expense, as a sure means of reducing the loss ratio to Companies transacting a Fire business. A good Inspector will save his salary and expenses ten times over every year.

Careful adjustment of losses is, manifestly, an internal economy and, consequently, not a part of the Underwriting Proper.

Surely the subject matter for attention and study, and the *one* essential element in Fire Insurance is embraced in the word, so frequently used and so little studied or comprehended, *RISK!* Around this cluster, and from it radiate all the various subordinate "spokes" (if I may use the word) that go to make the wheel complete.

How many of the companies transacting a fire insurance business in Canada have thoroughly and systematically *inspected personally* all their business—say on an average of one or two years, or yearly, or half-yearly? I doubt if there is a single one of the thirty odd whose names we find in the Dominion Reports!

Undoubtedly your maps simplify matters much, and that I regard them as being of very great value, in fact indispensable to the Companies, you well know, but all risks look very much alike on a map, and besides not over one half of the risks that are written are mapped or ever will be.

Between ourselves, also, there is great a lack of knowledge of *detail* among our managers, and too much sameness in the way of "blind leading the blind." Too little independence (either in thought or action) (and too much blind gambling).

However, I did not start out to write an essay, or bore you with my views, which don't, probably, interest any one but myself, but when I am called on nineteen times out of the twenty to adjust losses on risks which *Inspection* would have lopped off or trimmed down below the burning point, I sometimes feel as though it is no wonder that Fire Underwriting in Canada has not paid.

I enclose my order for the paper, and the money to pay for it.

With best wishes for success,

I remain yours, most truly,

NOTE BY EDITOR INSURANCE SOCIETY.—The above is, as will be readily seen, a personal letter, and the writer evidently has made recent acquaintance with the proprietors of the "Blarney Stone."

We tried to eliminate the "soap," but in doing so spoilt the beauty of the whole affair, so let it go to assist in "cleansing" Insurance Society, to which end several of its comments and hints, if practically "wrung out" and "put carefully away," to be used as "clean garments," would surely "assist."

If our correspondent feels aggrieved at the wilful publication of his written thoughts, he may take revenge by inflicting us with an essay—suggesting practical means to ensure a speedy "Good time coming."

N. B.—This is not the "short letter" promised by last month's correspondent, who obtains all his Insurance journals from "his companies."

BRIGADE NOTES.

HAMILTON.—A city of thirty thousand inhabitants without a steam fire engine. Such is Hamilton, the ambitious city, the rising Birmingham of Canada. It has outgrown its waterworks, which, metaphorically speaking, don't come more than half way between its knees and its ankles. After the severe experience of the McInnes fire, Hamilton bustled round and had a few drawings and estimates made for a new reservoir; but that is all we have heard about is The fire brigade is a plucky one, but what is the use of pluck and muscle when modern appliances are wanting to keep pace with the inflammability of modern structures. The Burrows, Stewart & Milne Foundry fire last month, gave an exhibition of the weak fire appliances, but also of the good stuff the firemen are made of. Stalwart city sons who annually help to elect imbecile city fathers

Professional Cards.

ROBINSON & KENT,
BARRISTERS, ATTORNEYS, SOLICITORS,

Notaries Public, Conveyancers, &c.,

Victoria Chambers, No. 9 Victoria Street, Toronto.

G. ROBINSON, M.A.

HERBERT A. E. KENT.

Fires in Canada during the Month of May, 1881.

EXPLANATION OF ABBREVIATIONS.

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

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.	
	Total Losses.	Losses to Ins. Cos.		Total Losses.	Losses to Ins. Cos.
ONTARIO.					
AMELIASBURG, 11th, Dwelling, O & T J. W. Bonter; Ca stove pipes.	350	350	GODERICH, 4th, dwelling, O & T J. Keag.	800	400
BELLEVILLE, 2, dwelling, North Front street, O T. Van Allan.	\$400	300	GORRIE, 10th, barns, O Preston.	1000	.....
T C. Smith.			GRANTHAM TP., 1st, barn, O Cooke, T C. Read.	300	.....
25th, dwellings, Forin street, O. Evans			GWILLINGBURY TP., Co. York, water-power grist mill, O & T Levi Miller.	7000	5000
Ca fire crackers. [Estate;	3000	1500	HAMILTON, 3rd, dwellings and sheds, 223 & 225 Cannon street, O Taylor; tenants, Small and Claves.	400	.....
T W. A. Shepard.	600	600	6th, barn, 55 McNab street, O T. Morrison;	500	400
O Sutherland.	102	102	Ca incendiary; T J. Findlay.	100	.....
T W. C. Nunn.	259	259	14th, round house, O N. & H. & N. W. Railway Co.; Ca lamp explosion.	28600	14000
O A. Van Norman.	175	175	27th, S6, B 41, foundry, O & T Burrows, Stewart & Milne; Ca annealing furnace.	60633	B 8530 C 7969
G. Keith.	.....	.....	HARRISTON, 12th, barn, O & T D. Preston.	2542	1300
A. McKay.	.....	.....	HELLEWELL, 6th, barn, O & T G. Williams.	C 154	154
BRANTFORD, 5th, hotel stables, O & T G. J. Pilkey	110	110	6th, dwelling, O & T W. Patterson; Ca incendiary.	312	312
7th, S 2, B 10, back of No. 243, hotel stable & bowling alley, O & T P. B. Hatch.	800	503	HUNGERFORD, 9th, barn, O G. Parks; Ca lightning.	1000	.....
27th, plain'g mill, O & T W. & J. Harrison.	4000	.....	INGERSOLL, 4th, S 4, B C No. 15, hotel, O Adair Estate, T Dr. Carroll.	7000	200
Carpenter's shop, O & T Atcheson & Havill.			No. 8 and 10, shop, O H. Crotty	2550	2000
Dwelling, Harrison.	700	None.	T J W. Hewitt.	700	700
BRÖOKLIN, 30th, tannery, O & T R. Wickett; Ca not clear.	B 2500 C 5000	2000 None.	25th, S 1, B No. 30, vacant building, O Burkart Estate; Ca incendiary.	1600	1036
30th, shop and dwelling, O R. Worm. } T Brennan & Lawler. }	2222	2222	No. 27, vacant bdg., O Mrs. McCausland.	275	275
BRUCE TP., 7th, barn, O & T J. Paterson; Ca smoking.	500	264	KINGSTON, 3rd, dwelling, O & T J. J. Mahoney.	400	400
BRUSSELS, 6th, car and lumber, O G. T. R.	.....	.....	26th, vacant bdg., John street, O Dr. Sweetland; Ca incendiary.	.....	.....
CARLETON PLACE, 12th, storehouse, O & T P. McLaren; Ca lightning.	1396	1396	LOBO, 1st, dwelling, O D. Steele.	800	.....
CALEDON TP., 26th, dwelling, O G. Nelson, T J. Cornish; Ca defective chimney.	1400	800	LONDON, 3rd, hotel (near Ontario Car Works), O Mrs. Meehan.	2300	1500
CLANDEBOYE, 29th, grain storehouse, O R. Hodgson, T S. C. Hearsey; Ca spark from locomotive.	C 3012	3012	Dwelling, O J. Milne, T D. McCracken.	400	None.
COBOURG, 31st, S 1, B 1, car shops, O & T Crossen; Ca incendiary.	38981	11000	4th, S 1, machine shop, O & T E. Leonard;	40000	15000
COLOCHESTER TP., 24th, barns, O T. Her; Ca children playing with fire.	1000	None.	Ca spark from cupola.	100	None.
COLLINGWOOD, 24th, dwelling, O A. R. Creelman.	1400	1100	4th, hotel, O & T Deacon; Ca incendiary.	100	50
DELHI, 14th, saw and shingle mill, O G. Kent.	6000	None.	5th, stable, O & T Protestant Orphans Home; Ca smoking.	100	.....
DUNDAS, 6th, hotel stables, O Cooper Estate.	.....	.....	8th, barn, O A. Purdon.	200	.....
T P. Cairns.	.....	.....	23rd, dwg., O Norris Estate; Ca incendiary	100	.....
Dwelling, O & T J. Benson.	200	200	LYNDEN, 9th, dwelling, O & T B. Van Sickle; Ca sparks from chimney.	100	.....
EAST GARAFRAXA, farm bdgs., O R. F. Seymour.	150	150	9th, barns, O & T Prof. Hoose.	500	.....
ERIN, 4th, barn, O & T W. Stewart; Ca accident.	2000	1400	MCGILLIVRAY, 9th, barn, O & T W. Gilbert; Ca lightning.	300	.....
FERGUS, 1st, vacant dwelling, O J. Jamieson; Ca incendiary.	275	275	MORRISTON, 12th, dwelling, O & T C. Sholtz.	1000	None.
FLORENCE, 24th, dwelling, O R. Gunne.	5000	1400	{ Dwelling and stable, O & T E. Tyrrell.	2350	1400
{ Shop, A. Drake.	7000	2000	{ Dwelling, O & T A. McDonald.	900	400
{ Drugs, Dr. Davison.	1200	400	NAPANEE, 16th, S 3, B M No. 76, woollen factory,	2500	1000
{ Hardware, Sangster & Chapman.	3200	1200	{ O Sir R. Cartwright.	10000	4000
{ Shop, F. Bonne.	3000	1000	{ T Taylor & Saunderson.		
{ Hotel Stable.	.....	.....	{ No. 77, sash and door factory, O & T Scott & Wager.	1800	1000
FOREST, 12th, dwelling, O D. McFarlane; Ca from summer kitchen.	700	.....	NORWICH, 6th, B 5, No. 55, cooper shop, O James Barr; O Geo. Baskett.	300	200
GALT, 24th, dwelling, O & T W. Lovat; Ca fire crackers.	1042	642	NICHOL TP., Co. WELLINGTON, 3rd, dwelling, O & T J. C. Allardice; Ca defective chimney.	300	None.
			OSHAWA, 7th, stable, O G. Gomley.	300	Ins'd.
			Fur. shop, Mrs. Woon.	1600	Ins'd.

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.
OTTAWA , 3rd, S 29, B 148, Nos. 162 to 168 Rideau street, shops, O Toronto Trust & Loan Co. } T G. Ross, green grocer. } T S. Cutchley, oyster dealer. } T. Robert Cummins, B. & S. }	300	300	PORTLAND , 6th, (S 3, B 15, Nos. 30 and 32), dwelling and shed in ship yard, O & T J. Rowan; Ca spark from mill chimney.	3000	None.
11th, Tannery, O & T John McCullough. } 11th, private stables, Nepean Road, T } T. Garon; Ca boy playing with matches. }	1000	None.	9th, (S 13, B 82, No. 24), ice house, O & T McLeod & Law; Ca incendiary. (No. 20) barn, O & T H. Blair.	1000	None.
OXFORD , NORTH, 25th, vacant dwelling, O Rev. G. Kennedy; Ca burning rubbish.	459	459	SIMONDS , St. JOHN Co., 14th, dwelling and barns, O & T G. Richmond; Ca defective flue.	400	None.
PARIS , 4th, wool storehouse, O Adams & Hackland; Ca spontaneous combustion.	800	.....	St. JOHN , 8th, (S 12, B 22, No. 187), dwelling and outbuildings, O P. Morrissey; tenants; Ca defective flue.	2000	None.
PETROLIA , 3rd, livery stable, O Scott Bros.; Ca smoking.	300	200		400	400
PORT HOPE , 8th, S 3, B 6, dwelling, O James Collins; Ca incendiary.	600	None.	NOVA SCOTIA.		
24th, grain storehouses, O McCabe; Ca incendiary.	1200	None.	ANNAPOLIS (near), saw and shingle mill, O & T W. Wright.	1500	900
SARNIA , 4th, dwellings; tenants.	800	600	BIG SALMON RIVER , 14th, saw mill, O & T W. H. Thompson.	800	400
SMITHVILLE , 10th, vacant dwelling, O C. Kennedy.	1200	None.	FOX RIVER , 16th, farm bdgs., O & T H. G. Kerr.	900	900
St. CATHARINES , 27th, barn, Francis street.	.....	.....	HORTON , 13th, barn, O F. Brown, T J. L. Griffin.	200	200
St. THOMAS , 2nd, freight house, O Can: da Southern Railway.	400	300	HANTSPOBT , 7th, grist mill, block shop and sail loft, O & T E. Churchill & Son; Ca spontaneous combustion.	10000	None.
STAYNER , 22nd, barn, O & T E. Murray; Ca unknown.	50000	.....	Blacksmith's shop, O & T W. L. Chittick.	.....	.....
STRATFORD , 27th, stable and shed, O W. Eason.	370	250	NEWPORT , 4th, woollen mills.	16000	2000
STRATHROY , 24th, grocery and crockery, O Moore. T Diprose; Ca carelessness.	200	.....	PROSPECT , lobster factory, O Mrs. Barber; Ca incendiary.	.....	None.
SULLIVAN , 3rd, woollen mill, O & T Cliff & Shaw.	C 200	200	WALLACE , 22nd, vacant building, O F. Batty.	1000	.....
THURLOW TP. , 5th, barn, O & T C. Benedict; Ca incendiary.	6000	2000	WHITEHEAD , 15th, school-house.	Total.	.....
TORONTO , S 18, B 79-111 Duke street, dwelling, O H. Beatty; T P. J. LeCour.	480	270	WOLFVILLE , 22nd, omnibus building, O Temperance Lodge; Ca incendiary.	800	500
12th, S 15, B 56-65 Yonge street, furnishings, O & T Ley & Co.	150	50	T A. J. Steele, printing office.	1000	600
Law office R. G. Barrett.	.....	.....	Building, O B. Palmeter.	.....	.....
Scale dealers, Fair Bros.	.....	.....	T Laura Johnson, milliner.	150	150
TRENTON , 18th, S 2, B 2, steam saw mill, O & T Gilmour & Co.	48000	48000	QUEBEC.		
WOODSTOCK , 27th, brick making machinery, O J. Close.	1824	1824	ACTON VALE , 31st, steam saw mill, O & T C. & F. Rasconi.	11000	6000
29th, dwelling, O & T Mrs. S. Holmes.	600	400	ETCHEMIN MILLS , 5th, engine house of box factory, O Matthews & Hickok.	.....	.....
21st, Knox Church; Ca fire crackers.	387	387	LEVIS , 9th, storehouse, O & T J. Thompson; Ca from other building.	B 979	738
NEW BRUNSWICK.			MASHAM , 3rd, dwelling, O & T C. Riley.	1300	800
CARLETON (St. JOHNS), 21st, S 2, B 4, No. 23, bakery, O & T W. N. Low; Ca from oven. Nos. 21 and 22, dwelling and shop, O & T R. Hurst.	500	None.	MONTREAL , 1st (S 74, B 588, No. 52), shed materials, O Harbour Commissioners. S 18, B 107, 161 St. Lawrence street, boots and shoes.	1000	.....
CORNHILL , King's Co., 6th, dwelling, O & T W. D. Dunfield.	1200	500	3rd, shop and dwg., O Scott; Ca plumbers. S 99, B 802, Nos. 30 & 32, brewery, O & T G. Reinhardt & Sons; Ca tar boiling. 14th, (S 27, B 190, 169 Colborne street), grocery.	400	400
FREDERICTON , 31st, S 1, B's 44 & 45, storehouse and dwelling, O & T J. Anderson; Ca burning refuse.	1400	None.	T W. Doherty.	B 200	200
Dwelling, O & T Anderson.	2000	1000	T J. Phillips.	2000	300
Dwelling, O & T Massey.	1000	None.	QUEBEC , 14th, (S 12 B 127), meat packing, O J. B. Renaud, T Canada Packing Company.	2000	1600
Dwelling, O & T Marrian Hart.	200	200	Fish store, O & T S. P. Broseau.	174	174
Dwelling, O & T Joseph Dougherty.	500	500	17th, (S 3, B 36, 141), rear of Foundry, } O J. W. Henry; T. H. Black. }	2151	2151
GRAND MANAN , 17th, dwelling, O & T Jos. Powers.	200	200	25th, Dwelling (Scott street), O & T Jas. Buckley.	350	350
LOCH LOMOND , 5th, dwelling, O R. Sands.	1000	650	Dwelling, O & T John Slattery.	200	200
LOWER NORTON , 26th, dwg., O & T J. Fairweather.	1000	None.	St. AUGUSTIN , 3, barn & stable, O Doyle, T Marois.	500	B 300
LOWER WOODSTOCK , 28th, dwelling, O & T John Riordon; Ca defective flue.	400	150	VERDUN , 5th, wool pulling, O & T J. H. Mooney.	63000	28700
	1000	500			

ERRATA AND OMISSIONS IN APRIL FIRE RECORD.

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

- BROCKVILLE**, 16th, dwelling, O & T Mrs. Kingdom; Ca spark from chimney. Loss, \$1000; Insurance paid, \$1000.
- CHINGUACOUSY TP.**, Co. PEEL, 16th, dwelling, O & T G. Davis; Ca spark from chimney. Loss, \$2500; Insurance paid, \$300.
- CLARKE TP.**, Co. DURHAM, 23rd, cheese factory, O & T G. Lumsden. Loss, \$1000; Insurance paid, \$1000.
- PORT HOPE**, 29th, barn, O J. Hume; Ca incendiary. Loss, \$1200; Insurance paid, \$500.

Nos. 400, 5000, 14000, 8530, 7969, 1300, 154, 312, 200, 2000, 700, 1036, 275, 400, 1500, None, 15000, None, 50, 1000, 4000, 1000, 200, None, 1853, Ins'd, Ins'd

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1877.....	\$29,987.69.....	\$152,464.96.....	\$133,232.42
1878.....	46,859.29.....	177,649.57.....	140,030.84
1879.....	68,557.46.....	183,330.11.....	146,554.18
1880.....	82,108.96.....	238,277.67.....	197,937.35

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