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INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW

Vol. I., No. 3.
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MONTREAL, MARCH 20, 1881.

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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.

A SUBJECT will be given in our next issue, on which
we will request concisely written essays, offering a
premium of \$25 for that which shall be adjudged to be
the best. During this month we would be thankful for
suggestions as to the topic that would be of most benefit
to "Insurance Society."

THERE are visible symptoms of growth in INSURANCE
SOCIETY; the first issue had four pages; the second,
twelve; the third and present number has sixteen, and
we trust that the intelligent demand that has warranted
us in this increase will also increase, and that our efforts
will be appreciated and seconded by all members of
the Insurance fraternity. Our aim is to supply news,
and to be a means of affording friendly intercourse
among the various sections of "Society," now frequently
as much at variance in mind and in opinions (to say
nothing of morals) as they are distant from one another
by reason of the geographical formation of our Dominion.

"AUDI ALTERAM PARTEM."—In our last issue we sum-
marized the particulars and decision in an arbitration
case arising from non-concurrent policies on the stock
of Messrs. Lyman, Sons & Co., wholesale druggists.

The March number of the New York *Insurance Monitor*
contains a letter from Montreal, signed "H," asking the
editor's opinion as to what the adjustment of this loss
should be, and with his request sending a copy of the
case as presented by Companies "A. and B." The
Monitor gives its answer at length, in a manner favorable
to the evident tenor of "H's" request, but in a non-com-
mittal manner, several times stating that they had only
one side of the case before them, and asserting "that in

almost every case the Courts have regarded rather what
seemed equitable in the special circumstances than the
application of any general rule."

We assume that the lordly *Monitor* had consigned to
the waste paper basket the copy of our infant INSURANCE
SOCIETY that would have given them each side of the
question, and the decision of three arbitrators, mutually
appointed by the disputants, and chosen for their well
known ability, integrity and disinterestedness.

Canadian Insurance Society, even that part of it whose
views and pocket the decision disagreed with, has
reason to be satisfied with this amicable and "inexpen-
sive" method of settling disputes, and if "H" had
kindly sent the *Monitor* the "other side," Society would
have had the benefit of a second independent opinion
on the subject.

THE FORMATION OF LOCAL BOARDS.

A circular has recently been issued by the Advisory
Committee of the United Fire Underwriters in America,
inviting the attention of Companies to a resolution
adopted by the Association at their meeting in October
last, that each member "should, in his individual capa-
city, exert his utmost efforts toward the formation and
the satisfactory working of Local Boards throughout
the United States." The opinion expressed was that,
while chary of dictating on the question of rates, or
even of preparing a uniform letter of instructions, the
Association yet thought that such a resolution request-
ing all Company Managers to use their influence with
their agents, would have the effect of arousing their
interest in the subject, and also thought that much
could be done to induce agents to organize Local
Boards, and adopt carefully adjusted rates, equitable
alike to the Companies and the assured, for all points
at which such action is at all practicable.

Wherever these Boards are formed, the Association
must contrive to steer clear of the two rocks that usually
endanger such, i.e.: Fixing rates above a fair paying
basis, and thus inducing the formation of outside Com-
panies: and dishonest undercutting by members. And
with all past experience to the contrary, it does seem
that such a panacea for the evils surrounding the fire
underwriting profession can, in most cases by judicious
management, be successfully adopted.

The first danger is one little heeded at the com-
mencement of such associations, All past differences

are healed, the hatchet is buried, and universal prosperity is to be the rule. A Rating Committee is appointed and tariffs are prepared, in most cases advancing the cost of insurance to the community far above that which they were called upon to pay before. For example, take what is known as the old General Tariff, and make an estimate of the probable receipts of the Insurance Companies for the past five years if that had been the *invariable* minimum rate for sound business, make a "rule of three" sum; as the rates actually paid are to those tariff rates, so are the gross premiums actually received to the premiums receivable under that tariff—and then calculate the enormous profits that would have accrued to the Companies.

A monopoly can never be ultimately successful under ordinary rules, unless it serve the public equitably, and as cheaply as consistent with a fair rate of profit. The most able managed and conservative Insurance Companies are, even under the present demoralized state of the business, declaring good dividends, and adding largely, year by year, to accumulated assets that afford gigantic safeguards against occasional conflagrations.

But again, this statement hardly holds with regard to Canadian affairs. The Canadians have contrived hitherto to get their insurance done at or below cost, or, as some will say, the Insurance Companies have selected Canada as a fighting ground, and by much eager and reckless competition have induced the running up of cheap inflammable towns, over-insurance, and arson, and then have had the pleasure of working (or rather fighting) for years with little or no profit, and in many cases steady loss.

However this state of affairs shows signs of having had its day, and improvements in construction and protection are now rapidly being made, and it remains but for Insurance Companies to combine in some rational methods of organization, to reap their share of the prosperity that is believed to be now commencing; and this matter of Local Board organizations, if entered into in a temperate manner, strongly encouraged and fostered by the General Managers, should tend to modify abuses now rampant; and still more so, if Managers should appoint and sustain only such Agents who, while proving themselves active and enterprising on behalf of their respective Companies, still have gentlemanly forbearance to the rights of others and have the spirit of harmonious work in them.

The combination once made, the dangers, of course, commence. A fairly paying rate may be maintained, a high monopolising tariff never, and this first rock has, doubtless, caused many shipwrecks.

The second and always to be feared danger is that of secret and dishonest undercutting, and frequently the very breath of rumour starts honest men out of their reasonable duty, and urges them to commence a war of retaliation that creates bitter enmities, and destroys for years to come all efforts to revive amicable relations. Most frequently such troubles commence from reports spread by interested outsiders to whose interest it is to obtain credence, which once given and acted on in a retaliatory spirit, real offence begins, and the shipwreck is certain.

A case in point is occurring now in Lexington, Kentucky, where the Agents some years since formed an Association of Underwriters, and, at considerable expense, prepared a map of the city, and fixed special rates for each piece of property, entering into an agreement not to take a lower rate upon any policy than that agreed upon by the Board. The agreement has been violated by a firm doing, perhaps, the largest business in the city, Messrs. Dodge & Slade, who explain that they found other agents cutting the rates, and felt at liberty to do the same. The gentlemen composing this firm are highly respected citizens, and probably believed Dame Rumour without sufficient ground. However the matter has become of public interest, and the Board required Messrs. Dodge & Slade to cancel all policies written at less than Board rates, and to pay, as a penalty, an amount equal to their commission on such policies. This was refused, and the firm resigned their membership. The Companies represented by the firm, most of whom are members of the United Fire Underwriters in America, have been advised by the Local Board of the conduct of their agents, and if the Companies carry out the spirit of their agreement they will direct Messrs. Dodge & Slade to submit to the penalty imposed, and hereafter work honestly in harmony with the Local Board, or else surrender their agencies.

The Companies have it in their power to compel their agents to form and to sustain Local Boards, and the establishment of such in every city, town and village in the Dominion would tend to check the evils now afflicting insurance society.

We propose to return to this subject, and invite contributions.

AN AGENCY GRIEVANCE.

No one will question the absolute right of Insurance Companies to have as many representatives as they choose in any one town or locality, but the justice to agents may fairly be called in question. If the Company is well served by one agent, it can hardly be called fair to him to appoint another, or several more in the same place, to secure some slight extra advantage, as it is almost impossible for all to work in harmony. If the Company is not well served, it would be more just to the new appointment to give him the full field to try his ability in. The very nature of insurance, and the mode of paying, by commission, those who secure risks for the Companies, renders it more open to this class of abuse than any other kind of business. There are, doubtless, many cases in which more than one agent may represent a Company without any injustice to either, but these cases are very few. The appointment of officials in large institutions that command a vast amount of insurance is a growing custom much complained of by the men who devote their whole time and attention to underwriting. In the one case the practical agent understands his business, pays office rent and taxes, and supports his family from these earnings alone. On the other, the official has an office furnished him by the Company that employs him at a

salary. He runs no risk of loss of reputation by loose underwriting, and pockets a profitable commission on large insurances. The injustice of this demoralizes the active agent, who sees the cream of his business, which should be the reward of his hard work in other lines, going to outside parties. It can be little wondered at if, to make up the deficiency caused by the loss of this profitable business, the genuine agent loads his Company with an undesirable class of business which, though it may enhance the volume of their receipts, will, at the same time, increase their loss list. A little consideration would show that this policy of duplicate agents is not a sound one, for though it may enlarge the receipts in one direction for a certain Company, another Company, by a similar system, encroaches upon them at some other place; whereas, if business were allowed to flow through its legitimate channels, which channels are the practical insurance agents, the result on the whole to Insurance Companies would be the same, while this energetic class of men would receive just remuneration for their labor. The foregoing remarks are the embodiment of sentiments expressed to us by many active agents throughout the country, and they form a complaint in which there seems to be much reason. There is, doubtless, a managerial side of the question which we would be glad to hear.

INSURANCE ON PROFITS.

A species of fire underwriting known as "insurance upon profits" lately came under discussion and received rather a severe handling at the late Convention of Fire Underwriters in the United States, and, as almost all questions that affect Insurance in the neighboring republic have a similar weight in Canada, it may not be out of place to note the subject here. No one will question the danger that must attend a branch of insurance that guarantees a business profit on the capital invested in the property insured. So far from any profit being allowed in the settlement of losses for damages by fire, it has been the common custom to make the assured a deeply interested party in guarding against loss, by leaving him the assurer of from one-third to one-fourth the value of his property. In cases where goods are held on storage, in Marine Insurance, and other exceptional cases, it is customary to issue policies covering the full value of the goods, as, in these cases, the property is for the time being beyond the owner's control. We do not wish to impugn the honesty of the commercial or any other class, but it is quite certain that in a case where a man's property is well or fully insured, he betrays less anxiety about its fate, and less activity in saving it from destruction. How much greater this would be under a system of "assured profits" can hardly be estimated. The custom of insuring rents of buildings may by some persons be looked upon as a species of insurance on the profits, and be used as an argument in favor of the system, but the cases are widely different. In the former the property is a permanent investment, and its destruction will only

necessitate its restoration, and the payment by the Insurance Company of the stipulated rent for a limited time; whereas the main object in the investment of money in merchandize is to secure the quick return of the capital for further investment, with the profit usually accompanying such business. We understand that in Europe profit insurance is practised to some extent, because fire hazards are not considered so great, but this does not seem to be any strong argument in favor of it. In the United States we learn that many Companies are doing this class of insurance "upon such mills as are included in the Mutual Fire Insurance Companies' system, for these Companies are careful in providing means of fire prevention, and in scrutinizing the moral hazards critically." As this class of business is largely experimental, it is impossible to pass a final judgment upon it; but from the present experience in the ordinary methods of insurance, it may be looked upon as dangerous, and can hardly be recommended to Canadian Underwriters until more fully proved a success in other countries.

THE UTILITY OF LIFE INSURANCE.

With reference to the question whether Life Insurance insures, the *Insurance Journal* collates from official returns some figures which assist to an intelligent opinion upon the subject. The figures give the experience of twenty-four prominent Life Companies, from the date of their organization down to January 1, 1880. The record of the transactions of those Companies, whose existence extends over terms varying from twelve to forty-five years, shows that in the aggregate they have received for premiums \$942,764,263. The total amount which they have paid to policy-holders and their representatives is \$642,780,171, or 68 per cent. of the premiums; and there still remain, invested in policy-holders, \$390,373,770. That is, these Companies are shown to have paid back to their policy-holders 68 per cent. of the money which they have received from them; and they have still in hand for them \$90,388,678 more than the other 32 per cent. The income from interest, therefore, in the case of these Companies, has paid all the expenses of administration, and has, in addition, turned in over \$90,000,000 toward the residuary estate.

SOME GLITTERING PRIZES.

There is probably no profession which presents so many incentives to pushing, energetic, clever young men as the Insurance business. The prizes within the reach of those who are lucky enough to have opportunities afforded them of proving their abilities are many and brilliant. Mr. Hyde, of the Equitable Life, came to this city twenty-five years ago without a cent, and now makes, it is said, \$75,000 a year. These Companies pay fine salaries for good ability, and the men worth \$5,000 a year and upwards are far more numerous relatively in Insurance than in Banking or kindred pursuits. One of the lucky men is Mr. Martin Bennett, Jr., of Hartford, who has secured the management in the United States of the interests of the Lion, and Scottish Union and National Companies. Both are old and respectable British Companies which have pluck enough to pay him \$15,000 a year salary and ten per cent. of the net profits. Mr. Bennett made his mark in insurance by taking hold of the Connecticut Company when it was much run down and making a success of it. Ability of this sort is quickly recognized and richly recompensed these days.—*New York Letter, Gazette.*

FIRE PREMIUMS AND LOSSES FOR 1880.

Through the courtesy of the several Companies interested, we are able to publish the following table showing net Fire premiums (less reinsurances) received during the year 1880, and the losses incurred during the year. This of course cannot be taken as showing the profits earned, as no statement is given of expenses, which average 30 per cent of premium receipts. No experience of a single year in Fire Insurance can afford accurate data for calculating profits, for it will take many years of exceptionally favourable circumstances to repay the losses incurred in conflagrations in such years as 1876-7.

NAMES OF COMPANIES.	PREMIUMS.	LOSSES.	Per Centage of Loss.
ENGLISH COMPANIES.			
Commercial Union (B. Columbia not included, the returns having been delayed)	\$231,606.83	\$85,391.53	0.37
Guardian.....	62,745.41	19,260.07	0.31
Imperial.....	154,102.12	48,462.39	0.31
Liverpool & London & Globe.....	155,879.84	54,702.76	0.35
Lancashire.....	184,144.74	77,271.50	0.42
London.....	52,454.17	14,405.68	0.27
North British.....	284,122.78	117,450.94	0.41
Northern.....	76,419.22	42,169.43	0.56
Norwich Union (Eight months business in Ontario only).....	20,506.00	1,415.00	0.07
Phoenix.....	162,339.26	43,650.25	0.27
Queen.....	195,069.02	75,241.46	0.38
Royal.....	417,150.37	168,745.44	0.40
Scottish Imperial.....	52,336.34	20,077.45	0.38
CANADIAN COMPANIES.			
British America.....	176,332.00	71,150.00	0.40
Canada Fire & Marine (in all countries).....	183,710.03	112,997.78	0.61
Citizens.....	88,144.51	43,104.50	0.49
Dominion (in all countries).....	64,977.04	55,305.37	0.85
Quebec.....	62,559.38	33,368.51	0.53
Royal Canadian.....	128,298.23	52,012.58	0.40
Sovereign.....	121,802.37	74,932.74	0.61
Western.....	272,758.49	130,496.24	0.47
AMERICAN COMPANIES.			
Ætna.....	103,175.35	44,228.74	0.42
Hartford.....	83,190.72	31,088.02	0.37
SUMMARY.			
English Companies.....	2,048,876.10	768,243.90	0.37
Canadian do.	1,098,582.05	573,367.72	0.52
American do.	186,366.07	75,316.76	0.40
	\$3,333,824.22	1,416,928.38	0.43

ANNUAL REPORTS AND MEETINGS.**THE CANADA FIRE AND MARINE INSURANCE COMPANY.**

The Fifth Annual Meeting of this Company was held in Hamilton on February 11th. The Annual Report for 1880 showed the premiums (less re-insurance and returned premiums on cancelled policies) to be \$173,710.03 (an increase of more than \$30,000 over those in 1879); and the losses paid during the year to be \$120,718.89.

The total receipts, \$243,454.99; and total disbursements, \$217,792.37, leaving a balance of \$25,662.62.

The assets of the Company are \$143,728.76. The liabilities (including amount of \$73,521.37 required to re-insure outstanding risks, &c.) \$90,336.49, leaving a net surplus, as regards policy holders, of \$53,392.27.

THE DOMINION FIRE AND MARINE INSURANCE COMPANY.

The Third Annual Report of this Company was submitted at the General Meeting on March 1st, showing the business of 1880 to be, net premiums, \$64,977.04;

losses paid, \$48,972.63; Total Receipts \$69,172.41; Disbursements, \$73,053.12.

The assets of the Company are \$85,410.80, and liabilities, (including \$36,406.63 for unearned premiums), \$49,239.98, leaving a net surplus, as regards policy-holders, of \$36,170.82.

The net amount at risk at the end of the year was \$5,058,746, bearing premiums of \$67,012, and is a good and carefully selected business, principally in cities where excellent facilities exist for extinguishing fires.

THE CITIZENS INSURANCE COMPANY.

Owing to the serious conflagrations in 1876-7 this Company's paid-up capital had become impaired. At the end of last year the books showed a surplus over all liabilities (including re-insurance reserve) of \$107,000, and it was determined to ask the Dominion Parliament for power to reduce the paid-up capital to \$111,000, (on which future dividends could be paid), considering that this amount with the residue of uncalled capital,

\$920,700, would make a total security towards the public fully equal to the average of Canadian Companies.

The Sub-Committee of Banking and Commerce verified the statement showing surplus of \$107,000, and recommended that the Bill pass, but saddled it with a proviso that a call of 5 per cent. should be made on the share-holders, for investment. The reason for this rider being that as the Company's deposit with Government was \$142,000, the surplus should be equal to that deposit.

The Directors, considering that such an exceptional demand was uncalled for, as their deposit is larger than that of any other Canadian Company, decided to withdraw the Bill, and wait until the impairment was made up before declaring dividends.

A special deposit of \$30,000 has lately been made in favour of the Guarantee Branch, and a license is obtained to extend this branch throughout the Dominion, instead of as heretofore in Ontario and Quebec only.

THE JOLIETTE MUTUAL FIRE INSURANCE COMPANY

has of late been in a state of ferment, and the policy-holders in a state of trepidation as to the amount they will be called on to pay on the premium notes which they have signed.

The trouble seems to have commenced in October last, when the Directors levied an assessment upon the members to pay some \$12,000 of acknowledged liabilities. The members made some very ironical remarks as to the liabilities, and many refused to pay. A meeting was then called for January 29th, to consider the advisability of winding up the Company; but three or four minutes before the hour fixed for this meeting, one of the Directors appeared, accompanied by the Deputy High Constable armed with a warrant for the arrest of the President and officers of the Company on a charge of conspiracy. After considerable excitement and noisy disorder, the meeting was adjourned to February 10th, and the Directors proceeded to the Police Court to give bail for future appearance.

The adjourned meeting was held on February 11th; the charges of conspiracy were withdrawn; the Directors exonerated, and a resolution unanimously passed to go into liquidation, and a Board of seven liquidators was appointed, including the President, Manager and Secretary.

Since then proceedings have been taken to obtain possession of the papers and documents of the Company, which have been threatened with destruction, and an action for \$78,000 has been entered against the former President and Treasurer. Meanwhile the advertisement calling the Annual Meeting on the 17th February still appears in the daily papers, and the fight goes bravely on, much to the enjoyment of all concerned, saving only of those who will eventually have to pay for the fun—the premium note holders.

The theory on which Mutual Fire Insurance Companies are established is undoubtedly good, but when it comes to the practical part, the general public may be

well pardoned if in future they avoid signing their names for future payments which may possibly be squandered in legal quarrels and party squabbles.

DOMINION SALVAGE AND WRECKING Co.—A meeting of the provisional directors and promoters of this Company was held in the Council-room of the Montreal Board of Trade, on the 12th inst. It is proposed to organize and put into working order, at once, the Dominion Salvage and Wrecking Co., under the superintendence of Capt. Herriman, whose long experience in matters connected with shipping interests well qualifies him for the post. Capt. Herriman will be aided by Capt. Merritt, Superintendent of the New York Wrecking Co., and Capt. Donnelly, for many years at the head of Messrs. Calvin & Co.'s Wrecking Service, at Kingston, Ont. The disasters to our shipping during the past season have, no doubt, led to the organization of this Company, which will form a valuable protection to vessels, crews and cargoes in our waters.

THE ATLANTIC INSURANCE Co. of Yarmouth, N.S., and **the PACIFIC INSURANCE Co.** of Yarmouth, have decided to discontinue business.

THE RIMOUSKI MUTUAL INSURANCE Co. are suing shareholders for non-payment of calls.

The following dividends have been declared: New Glasgow, N.S., Marine Ins. Co., 50 per cent.; St. Lawrence Marine Ins. Co., of Pictou, \$50 per share; Marine Ins. Co., of Pictou, \$50, and Home Marine Ins. Co., of Pictou, \$100 per share; Maitland Marine Ins. Co., 25 per cent.

SOCIETY NOTES.

THE Royal Canadian Insurance Company advertise for a thoroughly competent Assistant Marine Manager.

We gladly note that **Mr. P. E. Roy**, Inspector to the Sovereign Insurance Company, who has been dangerously ill, is now pronounced out of danger.

THE Providence-Washington Marine Insurance Company, one of the oldest Marine Companies in the United States, having commenced business in Providence, Rhode Island, in 1799, has opened an agency here under the management of **Mr. J. K. Oswald**.

MR. F. C. MOORE, for many years identified with the Continental Fire Insurance Co., of New York, has been elected to the position of second Vice-President. Some brother officers waived their own claims in his behalf, and urged his appointment to a position that he in no way asked for.

MR. LOUIS H. BOULT, the newly appointed Acting Manager of the British-America Assurance Co., is a nephew of the late **Mr. Swinton Boulton**, once Manager of the Liverpool & London & Globe Insurance Co. He

has been trained in the insurance profession from boyhood, and, after much English experience, has been Assistant to Mr. Ball in the British-America for some years, the reputation of which Company he will, doubtless, worthily maintain.

STILL MORE HONOR TO CANADA.—The American papers are, one after another, eulogizing Mr. F. A. Ball, late Manager of the British-America Company. We will give their "facts" and let you do the praising:—

When Mr. Ball joined the Company in 1873, its capital of \$200,000 was impaired \$70,348, its stock was selling at 65, and its assets were \$330,000.

He leaves the Company in 1881 with a net surplus of \$333,000, its stock selling at 160, and its assets exceeding \$1,000,000.

A prominent Insurance Agent writes wishing us to "go for the Companies, in every number, to form tariffs for every town and city, to lessen the number of agents, to place the business in the hands of a few old agents who understand their business, who will agree to work together, and they can make a living and a profit for the Companies. Broken-down merchants and parsons are not the men to run Insurance Companies, except to ruin." The wish completely meets our views, and is made by one who undoubtedly has proved himself to be a man in whom the Insurance Companies can trust, with profit and honor to themselves.

THE Fire Insurance Association, of London, England, which commenced business in Canada a few months ago under the management of Mr. W. Robertson, (also General Manager of the London & Lancashire Life), with Mr. Charles Bourne as Fire Superintendent, has assumed the risks of the Revere Fire Insurance Company, of Boston and will open the United States branch under the management of Mr. Joseph H. Wellman, ex-President of the Revere, with headquarters in Boston.

The Fire Insurance Association was organized in 1880, with a subscribed capital of £1,000,000 sterling, of which £200,000 (\$1,000,000) has been paid in. It is under the same management as the London & Lancashire Life, and the story of its origin may prove interesting.

The London & Lancashire Life and the London & Lancashire Fire are and were distinctly separate organizations, although the stock being, in many cases, held by the same persons, they were closely connected. Eight or ten years ago, the Manager of the London & Lancashire Fire Co. was in default, and the stockholders had to make good the deficiency; under a re-arrangement then made the executive office of the Life Co. was removed to London, with Mr. William Palin Clirehugh as Manager and Actuary, who also acted as London representative for the Fire Co., the head office of the Fire Co. remaining at Liverpool under the skilful management of Mr. Chas. G. Fothergill.

In 1879 the London & Lancashire Fire Co. took over the business of the London & Southwark Fire Ins. Co., appointing its ex Manager, Mr. W. P. Reynolds, as London Secretary of the Fire Co. Under this arrangement Mr.

Clirehugh remained Manager of the Life Co. alone, and the breach between the Companies widened.

Mr. Clirehugh has now launched the Fire Insurance Association, with the backing and support of the Directors and stockholders of the London & Lancashire Life Insurance Company.

BRIGADE NOTES AND PROTECTIVE IMPROVEMENTS.

In this column we propose to note all matters appertaining to improvement in the means provided for extinguishing fires throughout the country, and anything that may be of interest to Insurance Companies and to Firemen in this connection.

By keeping everyone posted as to the intelligent progress of establishment of necessary safeguards, and by letting you know what your neighbours are doing to mend matters, it is hoped that the spirit of emulation may be aroused, and that many wooden towns, controlled by "wooden-headed" councillors, may take proper steps to guard against a fiery "exit" of said wooden towns and a speedy expulsion of the "wooden-heads" by their indignant fellow townsmen.

There are now said to be 569 cities and towns in the United States supplied with water works, involving 13,000 miles of pipe, 10,000 of which are iron, besides which a large number have steamer protection.

In Canada 38 cities and towns have water works, and 56 have steamers. Comparing the relative population and wealth, we are away behind our enterprising neighbours, and as it is capable of ready proof that immunity from conflagrations, by means of strict and well enforced building laws and by the aid of well devised extinguishing appliances, is greatly conducive to national wealth, stability and prosperity, we claim that we "deserve well of our country" by noting such improvements, and urging more.

MONTREAL.—The Fire Committee of the City Council now require the Guardian and the Foreman of each station to report each month to the Chief, who is to compile and lay the reports before the Committee, in order that they may be informed of the efficiency of the brigade, and be posted as to the best manner of filling vacancies.

The Insurance Companies had complained of the insufficiency of the appropriations for the support of the Salvage Corps, and the Chairman of the Fire Committee promised to ask for \$300 with which to buy twelve new covers—which was considered to be satisfactory.

The inspection of boilers seems to be hardly on so good a footing as it should be. Out of 1,400 boilers now in the city, only 363 have been inspected during the past sixteen months. It is thought that the inspection should be more thorough, especially as a good revenue is derived therefrom. The Inspector of Buildings is instructed to report on the number of certificates granted during the last ten years for boilers, and if found desirable it is proposed to appoint an Assistant Boiler Inspector.

A thorough discussion was held by the Fire Committee on the subject of a special grant to Capt. McRobie, after 24 years service in the Fire Department, in consideration of his exceptionally long service, and of the extra disbursements that his position had imposed on him. The decision was not favorable to the grant being made.

Some new fire alarm boxes are proposed, especially one on Victoria Square, which is very central and happens to be near a hazardous nest of buildings in the block bounded by Craig, Bonaventure and Little St. Antoine Streets, in which, if a fire were to gain much headway before being attacked, the loss would be serious, and the blame attached to the want of a convenient means of giving the alarm.

The frequency of false alarms of fire being sounded of late has induced the Mayor to offer a reward of \$50 for information leading to conviction of the guilty persons. In this connection a clipping from the *New York Herald*, respecting a proposed improvement in the Boston alarm boxes, is apropos :

Boston and Chicago have had so terrible and expensive an experience in the way of fire, that it is only natural they should be ready and anxious to avail themselves of every invention and improvement calculated to avert the calamity of great conflagrations. For some time past, what is known as the unlocked fire-box has been in use in Chicago, and its operation has been so effective and satisfactory, that the Fire Department of Boston has determined to adopt it in the crowded business portions of the city. The great objection to the open or unlocked box is that any mischievous person may turn on a false alarm, thereby entailing trouble upon the firemen and expense upon the city. It is claimed for the Chicago and Boston box, however, that, owing to its peculiar construction, it has in itself an effectual means of protection against its abuse in this way. As soon as the handle which opens it is turned, it rings out a sufficiently loud alarm to be heard at night several blocks away, and until it has ceased to ring, the regular fire alarm signal cannot be given. This, it is said, has been found ample protection against the practical joker in Chicago. If the device in question is all that is claimed for it, it ought to come into use in all our large centres of population. While it would not be judicious to place it in the sparsely populated places, where it would be liable to abuse, very great advantages might be gained by its adoption in the densely peopled regions, where a delay of five minutes in getting to a fire sometimes involves very great loss in life and property.

THE Fire Brigade, "especially those members injured in the late fire at Nordheimer's Hall," (who were to have the lion's share of the money) thank the General Manager of the Merchants Bank for a \$50 cheque. The Bank wasn't scorched, but it was "next door" to it—hence the pleasant pecuniary remembrance.

TORONTO.—An increase of pay has been granted to the Fire Brigade.

ST. CUNEGONDE AND ST. GABRIEL.—The Fire Companies of these municipalities are ordering new helmets from New York.

BROCKVILLE.—The construction of Water works in this town is authorized by the Council, the work to be commenced within six months, and completed within two years.

ST. HENRI.—The water was turned on in St. Augustin Ward on the 10th inst., and the hydrants stood the test satisfactorily. The remainder of the works will shortly be completed, and then St. Henri can boast of a reliable means of protection.

AMHERSTBURG.—This town offers \$3,000 to the Fire Committee of London for one of their steam fire engines, the new system of water works rendering it unnecessary to keep two steamers in working order. We shall be glad to hear that Amherstburg has entered the list of towns having proper fire protection.

CHATHAM, ONT., is to have a paid Fire Department. The Town Council have offered a reward of \$500 for information that will lead to the conviction of the parties who fired Holden's grist mill. They have also ordered an inquest on same. Incendiaries cannot live in Chatham.

CARLETON PLACE, ONT.—The firemen of Carleton Place threaten to disband unless the Council make an appropriation of \$200 for their support during this year. The Councillors say that the exchequer cannot go beyond \$100. The firemen, as an *ultimatum*, propose to land their accoutrements in the Firemen's Hall and disband unless their very reasonable request be complied with.

MITCHELL.—We regret to learn that the Mitchell water-works are at present silent and unavailable in event of a fire. This is owing to a miserable dispute about the building in which the pumping machine is at present placed. The Corporation own the latter, but not the former, and until the town council come to an agreement, the town remains without fire protection. If a fire happened, should a loss accrue to some Insurance Company, it seems reasonable to suppose the said Company would have legal right to recover from the Corporation of Mitchell. Meanwhile the Insurance Companies will do well to note the above and watch the issue.

OTTAWA.—We have received a copy of the Report of the Chief of the Ottawa Fire Brigade for 1880. It is short and to the point, and contains several valuable suggestions, which it will be well for the Corporation to act upon at once. Among other things it advises the establishment of another reel station in Centre Town, which is absolutely necessary for the proper working of the brigade in the event of simultaneous conflagrations at opposite ends of the city. The report also recommends the purchase of 2,000 feet of new hose, as that already on hand is in a shaky condition, having been in service beyond the time guaranteed by the makers. The Chief and men of this brigade have won for themselves a high standing as efficient and daring public servants; but the extent of their usefulness depends largely upon the number and condition of the appliances under their control. During the year there were 96 fires, causing a loss of \$27,473; the total insurance involved amounting to \$131,680.

Professional Cards.

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

INSURANCE DECISIONS.

PROVINCE OF QUEBEC—SUPERIOR COURT.

February, 1881.

McNICHOLS es qual. v. CANADA GUARANTEE CO.

Official assignee—Surety—Liability of surety for default of official assignee acting under appointment of creditors.

The demand was against the defendant as surety for the late Alphonse Doutre for the due performance, fulfilment and discharge of the duties appertaining to the office on employment of an official assignee for the electoral district of Montreal.

The declaration alleged the insolvency of one George L. Perry, and the appointment of Doutre as official assignee to the estate, and Doutre took possession on the 11th April, 1876, and died on the 15th May, 1879; that plaintiff was then appointed assignee, and the sum of \$364.42 was found to be due to the estate of Hughes by Doutre.

The defendant pleaded that at the time when Doutre became indebted in the sum claimed from the surety, he was not acting in the character of an official assignee, or as an employee of the Crown or public officer, in which capacity only the defendants by their bond became responsible for his acts. That on the 9th of May, 1876, Doutre was appointed assignee for the creditors, and thereby ceased to act as an official assignee, and from that date the surety became freed from any liability for the future as to any acts or defaults of Doutre subsequent to that date.

TORRANCE, J. It is admitted that the indebtedness of Doutre arose after the 9th May, 1876, that is, after his appointment as creditor's assignee. In "*Delisle et al. v. Letourneux*," Mr. Justice Johnson has already held (3 Legal News, pp. 207-8,) that the bond covered the defaults of the official assignee when acting as assignee of the creditors. On the other hand, it has been held by Chief Justice Hagarty that the bond did not cover defaults of the creditors' assignee. The ordinary rule is that the obligation of the surety is *strictissimi juris, et non extenditur de persona ad personam*. If the case came up for the first time, the Court might possibly apply these rules in the present case; but the only reported judgment is that of Mr. Justice Johnson in this Court, and I deem it right to follow the case of "*Delisle et al. v. Letourneux*" until reversed by a higher court.

Judgment for plaintiff.

ARMSTRONG v. THE NORTHERN INSURANCE COMPANY.

Fire Insurance—Claim not made within delay stipulated by the policy.

The demand was to recover, under a fire policy, for loss by fire.

The defendant pleaded a number of pleas. 1. That the plaintiff who claimed for her absentee husband, the owner of the property, had no quality to claim. 2. That E. H. Bell, the party insured, had no insurable interest. 3. That it was a condition of the policy that unless the claim were made within three months after the fire, all benefit under the policy should be forfeited; that no claim was made within three months. 4. That an irregular, illegal claim was made by plaintiff within twenty days after the fire was immediately rejected, and no action was taken within twelve months, and it was a condition that unless an action was taken within three months after rejection the claim should be forfeited. 5. That the claim was fraudulent.

TORRANCE, J. The Court overrules the first and second and fifth pleas, but finds the third and fourth sustained by the evidence. The eleventh condition of the policy has not been complied with, and no waiver by the Company has been proved.

Action dismissed.

QUEEN'S BENCH.

CAMPBELL v. VICTORIA MUTUAL INSURANCE COMPANY.

Fire Insurance—Misrepresentation—Incendiarism.

Action on a fire policy dated May 21, 1879, on ordinary contents of a barn, which was at the time of the insurance empty, and on other articles of personal property. In the application for the insurance, dated May, 13, 1879, plaintiff answered "No" to the question, "Is there reason to fear incendiarism, or has any threat been made?" At the trial it appeared that one M had threatened to beat the plaintiff, and the latter, being alarmed, had sent for the defendant's agent and had the premises insured, that he would not have insured but for his fear of M, and that he had sat up and watched for a week, and that he believed the premises had been set on fire, and that he had admitted this to an officer of the defendant after the fire, which occurred October 28, 1869. At the time of the fire the barn contained some grain and hay, and a threshing machine, for the loss of which an action was brought. One of the conditions of the policy was, that if the assured "misrepresent or omit to communicate any circumstance, which is material to be made known to the Company in order to enable them to judge of the risk," the policy would be voided.

Held, that the plaintiff could not recover, because the insurance having been effected solely on account of his fear of M, the answer to the above question was untrue.

NICHOLSON v. PHENIX INS. CO.

In Banco.]

[November 22, 1880.]

Insurance—Grocery—Sale of Liquor—Non-avoidance of Policy.

Held, that by insuring a village "grocery," an Insurance Company had notice that liquor might be sold therein, and that the non-disclosure of the fact did not void the policy.

COMMON PLEAS.

[March Term, 1880.]

DANCY v. BURNS.

Shipping—Stranding to save crew—General average.

Where a vessel was driven on a lee-hore, and becoming disabled so that she could not work off, and after the anchors had been let go and had dragged until the vessel began to pound on the bottom, the master, with the view not of saving the cargo, but of enabling the crew to escape, headed her round to the shore, and, in consequence of the stranding, the cargo was saved.

Held, that the cargo was not liable to general average.

ONTARIO SUPREME COURT.

GALLAGHER, Appellant, v. TAYLOR, Respondent.

[February, 1881.]

Marine Policy—Total loss—Sale by Master—Notice of Abandonment.

This was an action brought against the appellant to recover, as for a total loss, the amount insured by appellant, as one of the underwriters, upon a marine policy issued by the Ocean Marine Insurance Association of Halifax, upon the shallop "Susan," belonging to the respondent, alleged to have been totally lost by a peril insured against. The vessel stranded on the 6th July, near Port George, in the County of Antigonish, adjoining the County of Guysboro', where the owner resided. The master employed surveyors, and on their recommendation, confirmed by the judgment of the master, she was advertised for sale on the 7th July, and sold on the 11th July. The captain had telegraphed to the agents of the vessel in Halifax, who informed defendants company, but he did not give any notice of abandonment, and did not endeavor to get off the vessel. The vessel, valued at \$1,200, insured for \$800, was sold for about \$105 on the 11th July, and was immediately got off, and afterwards used in trading and carrying passengers.

Held, that the sale by the master was not justifiable, and that the loss was not such a loss as to dispense with notice of abandonment in claiming for total loss.

NEILD VS. THE TRAVELLERS' INSURANCE COMPANY.

Accidental Policy—Death from voluntary exposure to unnecessary danger.

Neild being insured with defendants against death by accident, was killed by a railway train in the yard of the Northern Railway Company, at Toronto—a place which it was unlawful for him, not being an employée of the Company, to enter, and into which he had unaccountably driven. He was last seen by a witness who watched him driving over a net-work of tracks, and who, while he was entangled in a switch gate, warned him not to go further, or he would be killed, to which deceased made no answer. By certain of the conditions of the policy, it was stipulated that it should not "extend to any bodily injury, when the death or injury may have happened in consequence of voluntary exposure to unnecessary danger, hazard or perilous adventure, or while engaged in, or in consequence of any unlawful act." Held, that the plaintiff could not recover.

COURT OF APPEAL.

ZEPHANIAH HARVEY *et al* appellants, and LA COMPAGNIE DE ASSURANCE MUTUELLE DE HOCHELAGA, respondents.—The appellants sued, as assignees, to the extent of \$1,138.06, in the rights of Andre Robert, the insured, in a policy of \$4,000 on buildings in the County of Shefford, insured by the respondents on the 16th April, 1877. The declaration alleged that, on the 28th April, 1877, Robert assigned to plaintiffs all his rights in said policy to the extent of \$1,138.06, and that, on the 2nd May, the respondents consented to and accepted this assignment; that subsequently the respondents, with the consent of the parties, transferred \$200 of the amount insured on the engine and boiler-house to the principal building; and that, on the 15th August, 1877, the said building, machinery and effects were totally destroyed by fire, causing a loss of \$6,310. The respondents held that Robert, when he was insured in the Mutual Insurance Company, became a member of that Company; that in his application Robert declared that there was not, at the date thereof, any insurance on the property sought to be insured; that at the time of making his application, and afterwards, Robert was insured in the Canada Farmers' Mutual, without respondents' consent, as was required; that after the issuing of the policy sued on, the said property was still further insured for \$1,500 in the Mutual Fire Insurance Company of the Counties of Shefford and Brome; that the assignments set forth by the appellants was not such an assignment as gave the right so any of the parties thereto to institute separate and individual suits, and that said insurance ought to be declared null and void. Judgment was rendered in the Superior Court in favour of the appellants, but the Court of Review reversed that judgment, and dismissed the appellants' action with the costs of both Courts. The Court of Appeal confirmed the judgment of the Court of Review.

NORTHERN ASSURANCE COMPANY, appellants, and GILBERT PREVOST, respondent.—This was an action brought by Prevost, to recover \$1,000 on a policy of insurance. On the 17th March, 1877, he insured in the Northern Assurance Company for \$1,200 on his house, paying \$12 premium. On the 17th March, 1877, he paid a second premium on \$1,200, and on the night of the 22nd August, 1878, the house was completely destroyed by fire, except the stone foundation. On the 23rd August the respondent notified the appellants of his loss, but the appellants refused payment, and, therefore, the respondent took an action for \$1,000, deducting \$200 as the value of the salvage, and the Superior Court maintained his claim to the extent of \$800. The appellants claimed that by the terms of the insurance, the respondent was under a warranty to have the house encased in brick within a reasonable delay, and that, having utterly failed to so encase the house any time before the fire, the policy became void for breach of warranty. The appellants also claimed that the house with 4,400 feet of land had been offered by respondent for \$1,100 or \$1,200; that the house with that quantity of land was assessed at only \$300 in 1876, when the house was in course of construction, at \$600 in 1877, and \$500 in 1878; in both these years the house was in the same condition as when burnt. The Court of Appeal confirmed the judgment of the Superior Court, holding that the assessment roll was not a certain proof of its value.

FIRE RECORD.

A change in the appearance of our Fire Record will be noted, doing away with the many open spaces necessary to the former method of tabulation, and presenting the items in a more compact shape.

Many companies, agents and correspondents have forwarded us information, and have promised to do so from month to month. Some desire more extended details, but we think, that for this year, at least, we have ample work in collecting the matter as shown. The main benefit from this record will be found in future years, when the results are tabulated by districts and classified by character of hazard.

Should you note errors, you will confer a favour by giving us the amended information. We are in receipt of many letters pointing out errors, but in no way helping us to correct them. The Record is to be of practical use to all fire underwriters, and it is to *their* interest to *set* and *keep* us right, each as far as his special knowledge extends.

Please not to say, "This thing is no good unless *all* companies and agents unite," as, although perfectly correct in saying so, your assistance will tend to bring along the "all." "Rome was not built in a day," goes the old saying, and we, while fully aware of the imperfections and faults, yet hope, with your consistent co operation, to make this a record for standard reference, and at each year's end to give you the results in such a shape that they may aid your intelligent wish to make the profession of underwriting in Canada a successful calling, in more senses of the word "successful" than it now is.

The *New York Chronicle* takes special pains to tabulate the results of all fires occurring in the United States and Canada, and deduces therefrom data of much practical value. Thus it shows the percentage of risks burned during the last five years to be:—

Hotels and Saloons.....	·155
Wood-working factories.....	·141
Agricul. Imp. and Iron-working factories.....	·044
Cotton and Woollen mills	·038
Theatres, Halls, Churches and School-houses.....	·037
Drug Stores.....	·035
Groceries	·080
Newspaper and Printing Offices.....	·018

These and other data deduced from their records *must* be of value to the conservative, professional underwriter, and we propose to adopt a similar system, but to be more painstaking in the matter as regards Canada, showing you the records as we proceed, amending those records as you advise us, and periodically publishing results in tabulated form.

We do not ask any notes of fires where the total loss is under \$100. The amounts we note are the approximate total loss of property caused by the fire in each building, and the approximate amount paid by Insurance Companies to compensate the owners of buildings and contents, noting losses on *each building separately*.

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

Fires in Canada during the Month of February, 1881.

EXPLANATION OF ABBREVIATIONS.

S 34, B 104, 243, means—Street 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.	
	Loss.	INSUR- ANCE.		Loss.	INSUR- ANCE.
ONTARIO.			ELMVALE, 1st, Hunt's Hotel.	5000	3000
AMARANTH TOWNSHIP, 25th, Dwelling and Stable; O & T; R. B. Keys.	Total.	Yes.	GANANOQUE, 13th; S 2, B H 10, Globe Works; O & T Skinner & Co., manufacturers of hames, scythes and snaths; and house.	12030	4275
ARRAN, 2nd, school-house; Ca. chimney.	600	600	S 2, B H 10, cabinet factory, Wm. Edwards.	600	500
BELLEVILLE, 1st, Dwelling on Canifton Road; O & T; Patrick Tansey.	\$3000	2000	GODERICH, 24th; S 5, B H 34, 35, 37, Albion Block; O Estate John Bedford.	Eastern p't total.	11000
17th—S 5 B 9, 257-9 Front st., drug store; O Messrs. Thompson; T Templeton; Ca. Coal Oil.	B 200	200	S 5, B H 37, T Thos. Hall, boots and shoes.	300	No.
27th—Barn; O & T; R. Delaney; Ca. Incen.	C 429	300	S 5, B H 37, T Mrs. Warnock, milliner.	3000	1600
BERLIN, 19th, Frame Tenement; O, T. Y. Shantz; T, various; Ca. flue.	300	300	S 5, B H 37, T Geo. Cottle, drugs.	5000	3000
BERWICK, 7th, dwelling; O & T; W. Legg.	300	136	S 5, B H 34, T McWilliams & Peatman, Albion Hotel.	.....	2000
BLUEVALE, 26th, Dwelling; O & T; Robt. Conn, Farmer; Ca. def. chimney.	Total.	No.	S 5, B H 35, T D. C. Strachan, grocer. T W. D. Shannon, liquors.	Partial.	Yes.
BRUCE TOWNSHIP, 5th Con., 1st, O & T; John Schultz.	Total.	.....	HAMILTON, 4th, S 7, B 48, 22, Recover's furniture shop, Merrick st.	Partial.	Yes.
BRUSSELS, 7th, Dwelling on Queen St.; O & T; John Welsh; Ca. incendiary.	Total.	1600	11th—21 and 23 Luchbury st.; old building; O J. Odette.	250	.....
CHATHAM, 27th, Dwelling on Wellington st.; O & T; Shelby Smith; Ca. def. chimney.	100	100	26th—Barn and stable; O & T; W. J. Anderson; Ca. incendiary.	Slight.	Yes.
28th—City Flour Mills; O & T; Isaac Hol- den; Ca. incendiary.	15000	5500	INGERSOLL, 4th, store; T L. Chapman, fruit d'r.	500	300
CENTREVILLE, 2nd, hotel; O & T; Mr. Spence. Ca. chimney.	145	145	LINDSAY, 22nd, William street; harness; T McGuire; Ca. chimney.	Partial.	Yes.
CHESLEY, 7th, Dwelling; O & T; D. M. Halliday.	500	300	LONDON, EAST, 3rd, empty cottage; O Thos. Ridge.	Partial.	.....
CLINTON, 25—S 1, B 5, 2, 3, 4 & 5; Frame block of Stores; O Jas. Smith.	2000	1350	9th—Carshop Hotel, on Rectory st.; T Mrs. Moohan; Ca. defective flue.	400	250
S 1, B 5, 2; T B. Campbell, barber.	75	No.	25th—Victor Works; O Imperial Oil Co.	3000	2000
S 1, B 5, 3; T J. McKidd, drugs.	1150	1150	MADOC, 27th, office; O & T; C. J. Pusey; Ca. chimney.	900	.....
S 1, B 5, 4 & 5; T J. Robb, grocer.	1600	1422	MARGERETVILLE, 7th, store; O & T; G. H. McLean; Ca incendiary.	200	200
COBURG, 27th, S 2, B 4—1 to 6 and 53 to 57; Ca unknown. Smith Block (omnibus); O Hon. S. Smith.	B 20000	6000	MARYBORO TOWNSHIP, 6th, 1st Concession, saw mill, O Geo. Schneider.	3000	1500
S 2, B 4, 57; dwelling; T Miss Bethune.	1200	600	McKELLAR, 27th, grist mill, waggon and paint shop; O & T; S. & J. Armstrong.	5000	Partial.
" 56, boots, T Graham.	700	400	MERRITTON, 1st, dwelling; O & T; Calvin Phelps	1500	1000
" 55, insurance office; T S. Howell.	200	None.	NEWMARKET, 25th, stores, (a removed building on S. E. corner of B. 11), O T. Botsford; T harness-maker, T. Botsford; and shoemaker, Robt. Prest.	260	260
" 1, gro. and express; T E. Sailsbury.	2000	1000	OAKVILLE, 3rd, dwelling; O & T J. Anderson; Ca. defective chimney.	150	None.
" 2, flour and feed; T Pratt.	300	None.	ORANGEVILLE, 10th, wood-shed, coach-house and ice-house; O & T; Mr. McCarthy.	.....	No.
" 3 and 4, stoves & tins; T Whitelaw.	700	700	24th—T Murphy, grocer.	Total.	Yes.
S 2, B 4, 58-59, Hitchen's Block; O Hitchen Estate.	B 11000	5000	ORE JUNCTION (K. & P. Ry.), 23rd, barn.	Total.	Little.
" 58, stoves & tins; T Grieve & Jamieson.	1600	1000	OTTAWA, 18th, dwelling; O Mr. Jouvent, of Jamesville.	2000	None.
59, post office—Dom. Government.	300	None.	OXLEY, 5th, dwelling; O Theodore Goodyear; Ca. ashes.	300	None.
S 3, B 3, 23 to 26, McCallum's Block; Ca. sparks from last fire.	B 1910	1910	PARKDALE, 4th, Sararun Ave., outbuildings; O T. Maclean.	350	.....
S 3, B 3, 20 to 27; losses to various tenants.	675	525	PARRY HARBOUR, 6th, McKee house; Ca. mystery T J. Perkins and Mon. Tel. Office.	B 5000	2000
S 3, B 3, 11 to 13; Ca. sparks from above fire; O Horton Estate.	B 540	540	C Total.	.....	.....
" 11, gro. and prov.; T Woodcock.	2000	1000	PERTH, (near) 7th, outbuildings; O J. Lappin; Ca. smoking.	400	.....
" 11, printing office, T Fogarty.	65	65	PORT DALHOUSIE, 2nd, tailor shop; O & T; W. H. Denton.	Total.	.....
" 13, boots, T Sailsbury & Humphreys.	1000	900	Store and Tenement, T Mrs. Fleming, dry goods; Ca. incendiary.	Partial.	Yes.
" 17, D. Gds. O McDonald; T Graham.	C 190	190			
COLLINGWOOD, 16th, dwelling; O & T; Mrs. J. Freer; Ca. chimney.	437	437			
DRESDEN, 22nd, frame building; O C. P. Watson; Ca. unknown.	2500	None.			
T Mrs. McMichael, milliner.	500	None.			
T J. McGloghton, watchmaker.	400	.....		
T William Ward, jeweller.	200	200			
T Post Office.	.....	.....	

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		
	Loss.	INSURANCE.		Loss.	INSURANCE.	
PORT PERRY, 7th, dwelling; O A. Richardson.	1750	950	23rd—S 4, B 2, 209-213 St. James street,	B 13192	13192	
8th—School-house, section 2; Ca. unknown.	780	422	Nordheimer's Hall; Ca. hot air pipes.	(Rental)		
SEAFORTH, 10th, S 1, B 7, 2 and 3, frame stores;			O S. Nordheimer.	1500	1500	
O Mrs. Markey.	1500	} 2000	T piano store, A. & S. Nordheimer.	4500	4500	
T Mrs. Markey, groceries.	500			T milliner, Mrs. Davis,	1278	1278
T Mr. Rigg, oyster saloon.	500			T tobacco, H. Swain.	250	250
T Geo. Ewing, butcher.	100		No.			
T A. Calder, photographer.	300	200	23rd—S 4, B 1, 17 Victoria square, whole-			
SEATON, 22nd, blacksmith shop.	147	147	sale dry goods; O Clendinneng, T S.	150	150	
St. CATHERINES, 24th, dwelling house, Catherine	Total.	Yes.	Greenshields, Son & Co.; Ca. plumbers.			
st.; Mrs. Holland; Ca. incendiary.	Destroy'd	partial.	26th—S 14, B 90, 9-11 Chenneville st., iron	B 400	400	
SPEYSIDE, 2nd, farm house; O Henry Sayers.			storehouse; O W. Wilson, T J. Robert-	C 4402	4402	
T James Dunn.	600	No.	son & Co.			
TARA, 18th, boots and dwelling, O Isaac Shannon.	B 900	None.	NEW LIVERPOOL, 6th, dry house of match fac-	Total.	.....
T J. Brownscombe.	C 800	200	tory; O Edson, Fitch & Co.			
THURLOW, 23rd, farm house and contents; O & T	800	.....	PAPINEAUVILLE, 7th, stables; O & T Rev. Mr.	400	None.
Wesley Denye.			Cattermole; Ca. lamp explosion.			
TORONTO, 6th, tailor and confec., S 13, B 45, 119;	300	100	QUEBEC, 2nd, dwelling at Sillery Cove; O Stephen	Total.	.....
O Geo. Wright.	200	No.	Connolly, T Mr. Fitzpatrick.			
T Mr. Barnett.	500	No.	10th—car and freight in transit; O Que.	1040	940	
7th—Ham's Hotel.			Govt.; Ca. locomotive sparks.			
8th—189 Strachan st., rough cast dwelling;	800	.....	15th—dwelling, St. Angele st.; O Dr. Chape-	300	300
O Building & Loan Association; T Thos.			ron, T Geo. Deblers.	400	400	
Kerby.	800	.....	17th, dwelling; O & T; G. H. DeBlois.	4000	4000
21st—778 Queen st., West, back kitchen;	150	150	17th—S 5, B 46, 21 Mont Carmel st.; O			
O Chas. Logie, grocer; Ca. lamp exp.			Bassam, T Ross; Ca. chimney.			
27th—S 12, B 42, 81, 83, 85, Boulton st.,	200	200	St. ALBAN, 1st, match factory, J. A. Rousseau	3000	.....
dwelling; O Mr. Mitchell; T Thomas			& Co.			
Riordon and others.	1800	1200	St. GABRIEL, 19th, farm outbuildings, corner St.	1000	1000	
TWEED, 18th, farm-house and contents; O & T			Patrick st. and Atwater avenue.			
Andrew Keilly.	1200	.....	St. JEAN BAPTISTE, 5th, smoke house, 159	100	None.
WESTPORT, 3rd, barn and outbuildings; O W. J.			Cadieux st.; T Emile Lavigne.			
Webster.	1200	.....			
WINDSOR, 21st, S 1, B N, 87, 89, 91, Dougall's	750	750	NEW BRUNSWICK.			
Block; Ca. defective flue, (fire on 4th	B 625	625	BAYSIDE, 5th, farm house and barns; O & T Jas.	1500	.....
story only, Bank of Commerce and dry	C 200	200	Mowatt.			
goods store under).			CARAQUET, 3rd, store; O & T J. F. Burns & Co.	1250	None.	
23rd—Frame building, O Wm. Richards (of			HAMPTON, 26th, store and dwelling; O Provincial	2500	.....
Chatham), T Mrs. Richards; Ca. chim.			Building Society; T Frank Williams.	550	550	
			JANESVILLE, 18th, dwelling; O & T, J. Reheau.	.....	500
PROVINCE OF QUEBEC.			MUSQUASH, 9th, dwelling; O & T Wm. Gray.			
ARTHABASKAVILLE, 5th, dwelling; O & T; Hon.	15000	8000	PORTLAND, 21st, S 12, B 73, 54, dwelling; O			
Judge Plamondon; Ca. furnace.			John Hooley; Ca. chimney.			
BEAUFORT, 28th, stove factory; T Marcaux &	Total.	Yes.	26th—S 7, B 39, 2, dwelling; O & T Benj.			
Lagace; Ca. chimney.			Lawton; Ca. hall stove.			
COATICOOK, 3rd, dwelling; O & T; B. F. Bush.	800	750	St. JOHN, 4th, schooner "Frank L." in harbor;	2000	1500	
Ca. overheated stove.			O C. H. Peters; Ca. cabin stove.			
COWANSVILLE, 6th, barn and Methodist Parsonage.	700	.....	10th—Dwelling; O Estate W. C. Perley;	1200	500
LONGUEUIL, 6th, engine house, S. E. Ry.; Ca.	250	.....	unoccupied; Ca. incendiary.		
spark from locomotive.			16th—S 10, B 149, 152-154, dwellings, cor.	615	615	
MONTREAL, 1st, S 94, B 765, 288 Wolfe street,	300	None.	Duke and Sydney ets.; O Margaret Ma-	540	540	
tenement house.			loney; T Richard Rowe and others.			
4th—S 4, B 2, 241 St. James st., stationer;	300	.....	NOVA SCOTIA.		
O Laroque.	3000	3000	HALIFAX, 11th, S 13, B 173, corn mill, on			
T J. M. O'Loughlin. Ca. chimney.			Hamilton's Wharf, Upper Water, N.;	9000	9000	
6th—S 5, B 7, 40, lithographer, John st.;	910	910	O & T S. A. White & Co.			
O C. and D. Savings Bank; T British			NEW ROSS, 24th dwelling and carpenter; O & T	Total.	.....
Am. Bank Note Co.	1000	863	Isaac Morse.			
9th—S 31, B 218, Montreal Gas Works; Ca.			KEEWATIN.			
woodwork near chimney.	590	590	EAGLE LAKE, 10th, contractor's storehouse; O &	5000	5000	
15th—S 15, B 98, 56 St. Lawrence st., trunks			T; Manning, McDonald, McLaren & Co.			
and umbrellas; O & T; A. Fabre; Ca.						
defective stove.	130	None.				
19th—S 10, B 59, vegetable stall of Bone-						
cours market; T Clogg or Clout; Ca.						
stove.						

ERRATA AND OMISSIONS IN JANUARY FIRE RECORD.

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

4th.—LONDON, Boyd Block. We are advised that no such fire occurred; press telegram must have erred.

7th.—GRAND LAKE, N. S. Ca. Kindling close to stove. Loss, \$4,800; Insurance, \$4,800.

10th.—(Omission).—HASTINGS COUNTY, Ont., 1st Concession, Thurlow Township. Farm property, O & T E. J. Robertson; Ca incendiary. Loss, \$1168; Insurance, \$400.

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	INCOME.	ASSETS.	SURPLUS (As regards Policy Holders.)
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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