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# INSURANCE SOCIETY

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

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Canadian underwriters are showing signs of union and of strength in their manner of dealing with the Western metropolis, Winnipeg.

The conflagrations of last winter were the means of driving the City Council into enlarging the limits within which the erection of wooden buildings is prohibited, and all through the spring they manfully held to their by-law, though few or no bricks were obtainable for much needed erections within that limit.

But at last they gave way, and that just as bricks were becoming less scarce, and when having fought the fight they only needed staying powers to win the victory. However, the by-law was rescinded, and the only prohibitory law was that which came into force in October last, the limits of which are shown on last year's insurance plan.

Here the insurance companies step in and say, "We write policies in good faith, from our knowledge of your efforts to provide adequate appliances, and your decision to create an unflammable business centre as far as can be possibly enacted. Now that you fail to carry out your promises and intentions, we on our part, for our own protection, and as our past experience tells us for your own future benefit, we demand the continuance of your wise restrictions regarding construction of buildings; and until you comply with our just and wise demands, we will charge you 50 per cent. more for our protection within the 'abandoned district,' and if these demands are not complied with by 1st October next, we will charge 25 per cent. more for our protection within the original fire limits, now very much endangered by the wooden buildings that you wrongfully allow to be erected around it."

This is a manly step, and if only the companies hold firm, they will deserve the thanks of the City Council. 'Tis from no selfish motive of pecuniary gain that this demand is made, as it is a well-known fact that Insurance Companies make profits only in those cities where careful building laws, properly enforced, hinder conflagrations, and to help the more conservative citizens of Winnipeg to make their capital such a city, by the only means available, is a wise and manly act.

Quebec by way of a change, is having a few "hundred thousand dollar" fires, instead of the septennial "millionaires" that she is used to. Perhaps frequent repetition of small knocks will prove more efficacious than occasional heavy blows.

Many propositions are being made, but as yet there is no

improvement commenced, though from indications that constantly appear, it would seem certain that combined action by the majority of insurance companies, if taken at once, would at last compel Quebec to secure proper protection.

Shall the opportunity be seized to show that union is not impossible by the conservative majority if not by all?

The Thirteenth Annual Meeting of the Fire Underwriters Association of the North West, of which we presented the Programme in our August number, was carried out as successfully as the previous meetings of that Association.

The addresses and discussions are reported on at length in the Insurance Journals of the United States, and are worthy of careful perusal by every underwriter.

As most if not all of our subscribers read one or more of these journals (or should do so if they don't), and as we find ample scope this month for matters more specially pertaining to Canadian matters, which should be our special field, we do not reprint any of the proceedings.

It is as well that we do not, for from so many papers, each so excellent, it were not possible to select the best without giving the whole. So we ask members of Canadian Insurance Society to read them all, and to emulate them and the Association, by striving to establish a similar means of social intercourse in the Dominion.

In our last number we noted that a committee from the Association of Fire Underwriters of Montreal were requested by the Fire Committee of the City Council to advise them on the requisite additions to insure efficiency in the Fire Department.

We have been favored with a sight of the rough draft of the report on this matter, but as the varying times of the summer vacation of the various members of the committee have delayed the final meeting for the adoption of the report, it has not yet been completed and presented.

Care has been taken to point out all feasible improvements, and also not to offend by harsh criticism. The report will be presented in a few days, and we hope to be able to chronicle that the City Council have favorably received and have promptly acted on its recommendations.

Much stir has been made during the past three months in London, Ontario, by a trying episode in the history of the Local Board of Underwriters recently established there.

The occasion was on renewal of risks on the Ontario Car Company's works, the manager of which, considering that justice was not being done that company in the matter of rates, after a recent thorough equipment of water service, hydrants and hose as protection of their works.

A difference existed in the newly formed Board on the proper rate to be asked, and some members were credited with trying to lessen the rate and secure the lion's share of the risk as a reward for their services in so doing.

However, the manager of the Car Works strove to cu the

gordian knot, and sped to Detroit to place the whole line "across the lines." Moral suasion, and, possibly, a feeling of better safety in legal methods, has induced him to recall a portion of the insurance, and to place it in the hands of properly authorized companies.

The amount was not large, and the nature of the risk in question cannot be termed desirable, but the publicity given to the matter by a circular freely distributed by the manager of the Car Works, added to the natural sympathy of the merchants and proprietors in London, who of course look with disfavor on any increase of premiums, seemed to throw discredit on the newly formed Board, as being simply an organization formed to exact exorbitant rates by combination.

We are glad that the underwriters of London have overcome the difficulty, and trust that by faithful confidence in each other, and by civil explanations to insurers who meet them with grievances, imaginary or real, they may show their fellow citizens that their Association is of benefit to the community generally as a combination against attempted frauds, which invariably bring suffering to innocent neighbors as well as to confiding insurance companies.

As statistics have amply proved that of late years Fire Insurance business has been of serious loss to the companies, the public will acquiesce in a just and equitable rating, even should such be a trifle above past payments, if the causes and facts are explained to them in a courteous manner.

We have seen a much aggrieved and loudly complaining man pacified in five minutes by judicious exhibition of his risk on an insurance Block Plan, the various adjacent hazards being pointed out to him, and the additional danger of each being explained. He well knew of all these, and in fact they mainly caused him to insure, as he himself "would never burn;" and as soon as he saw that the Insurance Agent was equally well informed, he calmed down, smilingly paid the increased premium and went away happy. The agent was also happy with increased commission, and the widows and orphans who hold insurance stock had an extra chance of getting a dividend at an early date, and the axiom of "live and let live" had a threefold application.

**A visit to this country** by Captain Eyre M. Shaw, C. B., Chief of the London Fire Brigade, is for the special purpose of attending the National Convention of Chief Engineers at Cincinnati, and also to visit the principal cities of the United States and Canada to examine the appliances in use at the various cities. While in Quebec on August 29th an inspection of the Fire Brigade was held, and Captain Shaw addressed the assembled Brigade. In another column we publish his speech as reported in the *Quebec Chronicle*, the remarks and suggestions being of practical importance to all underwriters and firemen.

Captain Shaw is described as a tall man of commanding presence, straight as an arrow, with moustache and imperial slightly tinged. He was born in Cork in 1828, and thus is another of those Irishmen whom England delights to honor. He was destined for the ministry by his father, and with that end in view was sent to Trinity College, Dublin, but before the end of his collegiate term he obtained a commission in North Cork Rifles. His signal ability in organizing marked him as a successor to James Braidwood, Chief of the Belfast Fire Department, who was killed at a fire in Tooley street. Captain Shaw was afterward called to the chief office in the London Fire Department. His office in London is filled with maps and plans, and every nook and corner of the great city is known to him. To his fame as a fireman he added that of an author, having written several works, th

chief of which are "A Complete Manual of Fire Protection," and "Fire in Theatres." His eldest son is a Lieutenant in the Royal Navy. This is the Chief's second visit to America, having made a tour of the principal cities of the United States in 1868-69.

The *London Review* thus speaks of him:—Captain Shaw has not a particularly gracious manner, and is generally more or less at issue with the fire insurance companies, but there can be no doubt as to his intense zeal in the matter of extinction of fires. It is also perfectly certain that his wishes as to providing London with an efficient system for the putting out of fires have been persistently ignored by the Fire Brigade Committee of the Metropolitan Board of Works. Whether from conviction, or from what the Americans may call pure "cussedness," Captain Shaw would appear to believe that no possible improvement can be made on the English system as it stands, or would seem, at least, to listen with polite incredulity to suggestions as to how and where the American system is better in a great many respects. Possibly Captain Shaw may not be at liberty to express his own opinions, and may be inwardly cursing his official superiors the while he is listening to elaborate arguments as to what they ought to do but fail to accomplish. The position of an official is always very difficult, and that of Captain Shaw is peculiarly so. Whilst reckoning up his position here on both sides, we are, nevertheless, of opinion, that if zeal and energy, and thorough devotedness to his work, can ensure success, Captain Shaw deserves it. We hope that his brethren in Cincinnati will appreciate this, and furnish him with such conclusive evidence in the various points on which he seeks information as will enable him to triumph over the dead level of stupidity which at present prevails amongst his official superiors in London.

In this Dominion, both in Quebec and in Montreal, Capt. Shaw has freely expressed his opinions on the merits and demerits of the various appliances and regulations of the fire departments, and as "words to the wise" from a practical, energetic man, his suggestions should be well considered, and proper action taken to benefit by them.

#### WIVES AND CHILDREN'S POLICY ACT.

(41-42 VICT. CAP. 13, QUEBEC).

The advantages in a mercantile community like ours of having an equitable Act which will protect life policies in favor of wives and children are so generally admitted that it is quite unnecessary for us to speak of them. It is so extremely important, however, that the provisions of any such Act should be just and equitable that a brief examination of the one in the Province of Quebec may be worth while.

This Act was passed in 1878, and its full title is: "An Act to consolidate and amend the law to secure to wives and children the benefit of assurances on the lives of their husbands and parents." Its most important clauses are the 26th and the 12th.

"Policies effected or appropriated for the benefit of a wife or of a wife and child or children, or of a child or children only, shall be exempt from attachment for debts due either by the insured or by the persons benefited, and shall be unassignable by either of such parties; and the insurance money, while in the hands of the company, shall be free from and be unattachable for the debts either of the insured or of the persons benefited, or of any declaration of appropriation, or of any revocation relating to the same. Such exemption shall not apply to any policy or to any share or shares of a policy which may have reverted to and be held by the insured."

"It shall nevertheless be lawful for any party who has effected an insurance for the benefit of a wife, or of a wife and child or children, or of a child or children only, as hereinabove provided, at any time, and from time to time thereafter, to revoke the benefit conferred by such insurance or

appropriation, either as to one or more, or as to all of the persons intended to be benefited; and to declare in the revocation that the policy shall be for the benefit only of the persons not excluded by the revocation, or for the benefit of such persons not excluded jointly with another or others, or entirely for the benefit of another or others not originally named or benefited. *Such other or others must be a person or persons for whose benefit an insurance may be effected or appropriated under the provisions of this Act.*"

Power is given the assured to surrender the policy for paid-up assurance or to borrow money on the security of the policy for paying the premiums. No provision is made for surrendering for cash.

Neither industrial (weekly and fortnightly payments) nor accident assurance come under the Act.

Although the general features are thus seen to be good, we certainly think some improvements can be made. No one person in a hundred knows that these policies cannot be assigned by the assured, even with the wife's consent, and that the company cannot even give a cash surrender value for them. We believe the Legislature of New York State, at the session before last, amended the Act in force there, so that the husband now has the power to assign the policy if he desires. We think we might do worse than follow suit, but the wife should be required to join with her husband. Such a change would not really impair the security of the wife, while it would give them more control of the policy. Is it reasonable that a man should be unable to make any use of a perhaps valuable policy, on which he has had and will have to pay the premiums? He has put a large portion of his savings into it; why can he not now make use of it? Because it was his intention when assuring to make it in his wife's favor, and, says the law, we will not allow that decision, formed in a moment, to be ever revoked during all the rest of his life, even with the consent of his wife, for whose protection alone that law is supposed to exist. Is this reasonable?

We feel sure the vast majority of policy holders who understand the question desire the change, and possible creditors cannot object, for their interests would be in no way prejudiced by it. Since, then, all interested persons want it, why not give it?

It must, moreover, be remembered that the number of persons in business is small compared with the whole population. As these are practically almost the only ones benefited by the Act, great care should be taken to not saddle the many with vexatious restrictions for the sake of the few. We believe there are twenty cases of hardship under the present law to one of benefit. If the law, then, is to remain unchanged, the least that should be done is to allow the public to get policies in favor of their wives, with neither the benefits nor restrictions of the Act. Many persons would willingly give up the privilege of exemption from attachment, in order to have the control of the policy themselves. At present a person can do so by making the policy in favor of his legal representatives, and then assigning it by will. This, however, is a very cumbersome and expensive way of arranging the matter.

As an illustration of the truth of O'Connell's celebrated saying about the coach-and-four and an Act of Parliament, we will mention a few of the methods which may be and often are resorted to in order to avoid the law:

1. A cash surrender value cannot be given, but numbers of policies have been allowed to lapse beyond the time allowed for revival on a verbal agreement with the company that the amount of the surrender value will then be given as a GIFT.

2. Paid-up policies which cannot lapse can often be cancelled by a voluntary breaking of some of the conditions.

3. Making the policy absolutely in favor of a son who is of age, and specially renouncing all power to revoke this appropriation. It is generally thought that with the son's consent such a policy can be negotiated.

4. Making the policy absolutely in favor of a dying wife or child. When death happens the assurance then reverts to the assured. We have known this plan to be followed.

5. Endowment policies are generally payable to the assured if he lives, to his wife if he dies. Such a policy can easily be used by getting sufficient additional term assurance to protect the lender in case the assured die before the maturity of the policy.

6. Changing an all Life policy to an endowment, and then proceeding as in 5.

7. Putting a clause in the loan document, that the money lent is for the purpose of "paying the premium, and keeping the policy in force."

8. The law says the policy shall be unassignable by either the assured or the beneficiary. We have seen an opinion by a prominent lawyer that the signature of both is probably binding.

9. By changing the policy by endorsement to one of nine or any fewer number of annual payments. By section 4 all policies whose premiums are payable during any less period than ten years are excluded from the working of the Act.

Of course we do not say that these expedients are all perfectly sufficient, but there they are.

#### PRACTICAL HINTS AND SUGGESTIONS TO THE QUEBEC FIRE BRIGADE.

BY CAPT. SHAW.

Capt. Shaw, Chief of the London Fire Brigade, inspected the men of the Fire Brigade and their appliances on the 28th ultimo the men being drawn up on their reels for the occasion.

Capt. Shaw, who was accompanied by His Worship the Mayor and Councillor Johnston, Chairman of the Fire Committee, inspected all the appliances of the Brigade very closely. He then addressed the Brigade as follows:—

*Mr. Dorval and Members of the Quebec Fire Department:*

The Mayor has requested me to address a few words to you on what I have seen during my short visit to Quebec; of course in anything I say you will understand that I intend to cause no offence to anybody, but of course unless I speak plainly my remarks will have no value at all, but, where it is necessary to criticize, I will do so in a friendly manner. I have been very much struck by the activity and intelligence of your Chief and all the members of the brigade whom I have come across, and particularly with the intelligence displayed yesterday during the parade of the fire engines, in discharging water from the top of the ladder, and also on the level ground. I find that here you are suffering from defects not at all unknown in the old countries, and which are nowhere perhaps more serious than in the very place of which I have charge, the city of London. You have a distribution of water here which appears to me, and I say it without any desire to find fault with the people who provide the water, you have a supply altogether defective for the purposes of the fire brigade. It seems to me as a stranger positively amazing how a town can get on at all, even for its domestic purposes, for steam vessels, and many commercial and other require-

ments with such an arrangement as you have here. I have been looking into the matter, and I hardly know even yet whether I have got it correctly; but I see your town is divided into six districts, and the arrangements can only be made effective in one of these, at any one time. To make it effective in any other, you must turn off the water from the district in which it previously was, and so on throughout the city. Now, this is a great defect, and it is one which it is impossible for you to get over satisfactorily, but then on the other hand it can be provided against to a certain extent by intelligent engineers, such as I presume exist among you, and the constant study and practise of the means of making large supplies of water available in case of fire. I find you have got a certain number of cisterns, with an aggregate quantity of about six hundred thousand gallons of water, but these are distributed throughout the town, and therefore are not available for any one fire. With regard to your means of getting access to the water you have a number of hydrants throughout the town, but I can hardly ascertain the principle on which they have been fixed. The proper arrangement here, in a town subject to severe frosts, would be to have the cock at such a distance from the ground level that frost could not reach it, and the elbow should always be kept empty. Now many of you have seen what are called frost-proof firecocks. When shut off the water opens a slot which allows the elbow to drain itself independently, and as you all know an empty pipe will not freeze. But you have to deal with the state of things which actually exists, and you might I think overcome the difficulty I saw yesterday, by carrying on each engine and hose-reel a piece of copper pipe of the necessary length with a proper screw, and this could be dropped down from the surface and screwed on from above without a man having to enter the hole, which must be difficult at any time, but especially in winter, or whenever snow is on the ground. Another plan which I should recommend would be the establishment of large dams. In working at fires you all know what a very great difficulty there is with eight or ten men inside a building and all the engines working around at various distances far beyond what a human voice will reach to pass an order from the man at the branch to the man at the engine, in some cases, understand, as much as 1,200 feet. In those cases I think you will find the large dams very serviceable. We have in London a set of these dams, which we use for large fires, holding a quantity of six hundred gallons. They are all in pieces, and so arranged that one man can erect them alone in less than one minute, two in half a minute and six men in a very short time. A dam can be placed at whatever spot is most convenient, beyond the range of any walls that may be likely to fall. Hose is laid from all adjacent hydrants and turned into the dam, with open deliveries, and the dam continues filling as long as the water is turned on. The result is that the line of delivery under pressure—that is to say between the engine and the branch—is a very short line in every case, and the message to be sent to the engine has not more than one hundred or one hundred and fifty feet to travel. You can all see what a convenience that is in case of large fires. Any fire not likely to be subdued within half an hour is invariably combatted in this way. There are several useful results from this; one is that instead of having a hose of that enormous length 1,200 feet, or half or one-third that length with heavy pressure from the steam engine, you have no pressure on the long distance between the hydrants and the dam, and the whole of your pressure comes on the short length between the steamer and the fire. Now I would commend to your use some means of applying water such as this. You will find that with the great river near you, and with the engine you have here, which can easily travel down hill, you could get a very favorable result. I have observed on this visit, and on all previous visits and from all correspondence I have had, an extraordinary want of originality among the members of the fire departments at this side of the Atlantic. It appears to me that a set of builders, sellers, traders and others have got hold of every department everywhere throughout America, and that they make the things and come in and sell them without any regard to or knowledge of the requirements of special cases. Now what I want to point out to you is that you have among you a certain amount of talent, and I do not at all see why you should be led away by traders or builders. You know for yourselves better than they do what you want. You ought to judge for yourselves. You cannot gallop this engine up to the Citadel and down again with a

pair of horses. Your hose, too, is of such weight that I do not understand how you can get on in case of enormous fires. I should not attempt it. If you have 46 fires in the year and 34 men to work them I have nearly 2,000 fires and some 500 men. Every steam engine of mine has got on it in a box every article required. We carry on each engine 400 feet of hose—rather a low limit—and every article required on that engine is carried on that engine, and also the whole crew. I have engines which carry all the gear, 400 feet of hose, every possible article they can require, coal for one hour, and all the men, so that when one of my engines arrives at a fire it is a complete fire brigade, and as engine after engine comes up it adds to the hose. I think myself that as soon as you over here get out of the way of being led by these traders and deal only with those who will take your orders and supply what you know you want you will begin to get very much stronger than you are now. I can assure you it would be impossible for me to protect the great city I have under my charge with the heavy gear you have here. All over America I find they use none but large nozzles. An inch-and-a-half nozzle is small for them. I think I may say that I have never on one single occasion during this current year used a jet larger than one inch. I have large engines—one of two hundred and forty horse-power—working on the river, which is 22 miles long on each side, making 44 miles to protect, and I have four vessels there, and yet one engine of two hundred and forty horse-power very rarely works with a larger jet than one inch. That engine can throw sixty-four jets. For my purposes I find it more convenient to do this than to concentrate them. I feel quite sure you will find small jets much more handy for general use. If your engine is in good working order, you get more about the building with small jets; you get the same quantity of water, whether you divide it into one hundred streams or take it all in one. It has struck me before I left you that some of you might like to ask questions of me, and I should be very glad if you will do so. It would be a great pleasure to me to answer you. When in New York, we talked a good deal on the subject of jets, and they expressed their surprise that I used one-inch jets. You will be perhaps more surprised when I tell you that I use the largest nozzles in Europe, and that all over France, Germany, Hamburg, there is no such thing known in ordinary use as a one and a-half inch jet. They possess them, as we all do because we have bought them, but they never use them. I should recommend you in this city to strike out new lines for yourselves with your own knowledge, or else to go to some English manufacturer and break away for a time from the American. I am sure you will get advantage, but the point is to do it for ourselves, and not go blindly into the hands of an English maker any more than an American.

The Chief of the Brigade enquired Captain Shaw's opinion of ladders.

Capt. Shaw—I do not think there could possibly be a more interesting enquiry. The difficulties of getting a high ladder have proved enormous. There is no such thing as a good high ladder to be found. I have seen a ladder ninety feet long, which I would have ascended if manned by my own men, but I should under no circumstances recommend it to anybody else. It was positively unsafe.

Q.—Do you believe we are better working a fire inside a house—from the ladders or the stairs?

A.—Wherever possible to use the stairs, that is the right thing to do. It is the greatest mistake that can be made to use ladders when you can get inside. Here comes in the question of the subject of clothing, which I really consider very important. Our clothing consists of the plainest things:—Tunic, trousers, boots and brass helmets. I have been explaining to the Chief to-day that in many cases where there are iron bars behind the door and much time would be occupied in forcing them, we remove a panel and creep in through this, and very often do the whole of the work without getting the door open. But as a rule some of the young men are sent inside afterwards and break open the bars. Your helmets would not pass through a panel. I know you are in the habit of getting into houses as far as you can, but I do not think you can carry your helmets because if you went through as narrow places as we do, there would not be room. We are exceedingly particular in the matter of clothing. A man must have his uniform clothing on at a fire and no other. Of course, therefore, everybody is known by the police and public.

Chief Dorval.—The construction of the helmet is arranged to save the men from getting wet by throwing the water over their backs, which would otherwise with the thermometer at 20° below zero freeze.

Capt. Shaw—Of course that is serious; but a fireman has to encounter these things. I find the Americans have what they call gum coats, much like what sailors wear, which they seemed to consider very good. I consider them exceedingly bad. I have never in my life worn a top-coat at a fire, nor has anyone connected with me. The adoption of these coats seems to me to be very unwise. First of all a waterproof coat is loose. How can you climb with it? Secondly, it keeps in all the heat. In the warehouses we have in London, extending to the height of 130 and 140 feet and covering sometimes as much as two acres of ground, it is as much as we can do to stand the heat without those gum coats. We have never worn one and I think never will. I have been very much struck by the intelligence of one of your men, I hope he is here, who showed me his telegraph apparatus. Now I think the man who has succeeded in making that should be able to direct builders of every kind as to what you require. I may say also that I have been exceedingly struck by the intelligence and activity of your Chief. I may tell you, moreover, that I have had means of verifying his answers to me from various sources, and that I have found them very correct, which I may mention is not very common, everywhere. Capt. Shaw concluded by wishing the brigade every success.

Subsequently, Capt. Shaw, accompanied by the Mayor, drove around to the various fire stations, minutely inspecting them. At No. 5 station he expressed himself as much delighted with the appliances used for opening the doors, &c., when an alarm of fire is sounded.—*Quebec Chronicle.*

#### A FARM BALLAD.

A farmer sat on a rude settee  
As the April sun went down,  
The smoke from his pipe curled gracefully  
Up towards the rafters brown.

His good wife stepped to the door; quoth she:  
"Be keeful Hezekiah!  
Thee'll drop thy pipe right pleasantly,  
And the domicile thou'll fire."

He grinned a gleesome grin, nor spoke  
As his wife the doorway closed;  
Then went to sleep; and a cloud of smoke  
In the porch right soon arose.

And it wrapped the house about, and flames  
The farmer soon did roast,  
And they crisped the bairns and dairy dames,  
And turned them all to toast.

But the good wife? E'en her they charred,  
Yet she mustered strength to go  
To the black remains of her roasted pard,  
And say, "I told you so."

—*Rome Sentinel.*

#### IS LIFE INSURANCE EQUAL TO INDEPENDENT INVESTMENT?

A correspondent of one of the most carefully produced of the financial papers has devoted a great deal of time to working out the result of independently investing the yearly sum which each of twenty-eight Life Insurance offices would require to be paid in respect of a policy of £100 taken out at the age of thirty, and continued for thirty years. The result is very curious. To the £100 assured is added the bonuses, and, as regards eighteen of the companies, the

result is in favor of the policy. In the other cases it is in favor of the independent investment, but the monetary gain is in these cases quite without reference to the several advantages of insurance over investment, of which may be mentioned the advantage of the sum assured being paid in case of early death, and of the compulsion which acts so beneficially in the matter of insurance over voluntary saving. If the holders of life policies of, say, £1,000 each could be asked at the age of forty what they have voluntarily saved during the years over which they have paid premiums, I think it would be pretty clearly established that but for such insurance the great majority would not or could not have put away anything. The subject of insuring is so important that it is pleasant to have it pointed out that it is even an economical form of saving even for the long-lived, though as the premium income of the assurance offices of the United Kingdom is now about twelve millions sterling, and the accumulated fund against claims by death reaches the great total of one hundred and twenty-four millions, there is no want of popularity in that direction.

#### ANNUAL REPORTS AND MEETINGS.

**The Royal Insurance Co.**—The annual statement of the Royal Insurance Co. is always looked forward to with more than the ordinary interest bestowed on kindred institutions, and we are glad to say this year's statement is no exception to the invariably favorable ones presented each successive year to the numerous shareholders of this Company, notwithstanding the extraordinary disasters and losses attendant on the Fire Insurance business generally in the year 1881, and which were so severely felt on this continent.

The Chairman had a very pleasing duty to perform at the annual meeting held in Liverpool, August 4th, in declaring a dividend the same as that of the previous year, this very satisfactory result being no doubt largely due to the careful and discriminate classification of risks, as well as the avoidance of specially hazardous ones.

In the Fire Department the premium receipts for the year exceeded those of 1880 by \$250,000, although a large number of new offices sprang into existence during 1881. The total amount of fire premiums received (deducting reinsurances) in 1881 was \$4,416,625; the total losses being \$2,958,740. After deducting all expenses of management, commissions, &c., and the interest on Fire Fund, the net profit realized was \$310,730.

In the Life Department the net premiums for year amount to \$1,250,905, being an increase of \$14,955 over those of 1880.

The progressiveness of the Royal is remarkable: in 1871 the funds amounted to £2,196,972 15s. 8d. and in 1881 to £4,673,299 5s. 1d.—these figures speak for themselves.

It is always a pleasing duty to chronicle such happy results as those attained by the skilful management of this gigantic, safe and right Royal institution.

A call of one pound per share has been made on the shareholders of the Lion Fire office. This will amount to \$500,000, making the surplus \$1,868,317.

**The British Joint Stock Insurance Association, Limited,** is out with its subscription list. It is intended to carry on the business of fire and marine insurance at home and abroad. Thirty thousand of its shares are already subscribed for. The entire first issue will be 50,000 shares, at £2 per share. The authorized capital is £1,000,000 in 100,000 shares at £10 each.

**National Assurance in New Zealand.**—According to the *New Zealand Times*, an announcement was made by the Colonial Treasurer in the House of Representatives, on June 16th last, to the effect that the Government proposed

bringing in a bill for establishing in the Colony a national compulsory assurance against destitution in sickness and declining years.

**Union Fire and Marine Insurance Company of New Zealand.**—The report and balance sheet for the year ending May 31st last shows an available balance of £18,871 8s. od. out of which amount a dividend of 10 per cent. has been paid, absorbing £7,500; £2,500 being placed to the reserve fund (which now stands at £40,000), and £8,871 8s. od. being carried forward. The premiums for the year amount to £112,428 4s. 2d., against £42,355 18s. 5d. in 1878, the first year of the Company's operations.

A wealthy young gentleman of this city, who does not outrank the ordinary man in brains to the extent he does in money, in a blustering sort of style said to a prominent life insurance agent the other day: "I wouldn't give you a dollar for all the insurance in the world." The young gentleman is rich. His father is rich. He has everything in the way of creature comfort that money can buy or the heart desire. His past has had its lines cast in pleasant places, and the horoscope of the planets by which he reads his future discovers no variation in the continuity of blessings. His family, for he has a family, is reared in a manner corresponding to his income, and will be fitted to enjoy the downy side of life, as their health and capacities for enjoyment admit. Not a trouble! Not a care!

This calls to mind a very rich man who lived years ago in Venice, one Antonio by name. He, too, did not believe in insurance, at least he did not insure. For according to his biography, Mr. Wm. Shakespeare, his enormous wealth, which was embarked in numerous bottoms upon the deep, was reported lost, ship after ship having miscarried, and because he could not on a certain day pay a stipulated sum to one Shylock, came near forfeiting his life. It, however, afterwards transpired that Antonio's ships, some of them at least, came safely into port, and his sorrows were not so great as at first reported.—*Phila. Weekly Item.*

The *Philadelphia Record* says: Wood joists are being used in the construction of a building on Walnut street above Fourth, Philadelphia, in preference to iron to guard against danger in case of fire. Strange as such a statement may appear, it is a matter of fact that many New England builders contend that the wood joists, incased in plaster, are proof against any ordinary fire, and for many reasons are much preferred by them to the ordinary regulation fireproof iron joists. The joists are "stripped" on the outside, and over these strips iron is run, and on these the plaster is spread. The theory is that in an ordinary fire these joists thus treated will be fireproof, and only when the fire has reached such a fury that the building must go any way will they be affected. Here comes in one of the advantages claimed for them. When a building is being burned by a furious fire, the iron joists expand and crush out the walls and do other damage. The wood joists will simply be burned up without injuring the walls at all.

#### THE VALUE OF COURAGE.

It is a self-evident proposition that as the degree of certainty as to the result of any course of action increases, so will increase the degree of courage manifested by those who are following that course of action. If by this proposition we measure the degree of certainty which the managers of a large proportion of our fire companies feel as to the result to be attained by correct practices, we must conclude that it is small, and that with all their assumed certainty there is an underlying feeling present with them that the connivance

with wrong and indulgence in unbusiness-like practices is very likely to win in the business of fire insurance. For we suppose that no one of these gentlemen will deny that, ideally, a refusal to write business at inadequate rates is essentially a correct principle of the business, and any writing at rates known to be inadequate is a departure from such principles and a connivance with wrong. Now if they feel certain of all this with that certainty which gives birth to unflinching courage, it is well-nigh beyond dispute that we should have the spectacle of the managers of such companies setting their faces like flint against the practice of writing at inadequate rates, and one of the most annoying questions that the business presents would practically settle itself. But far from this being the case, it is a constant experience to hear these gentlemen inveighing bitterly in one breath against the scale of rates now in vogue and which has been in vogue for a number of years, and in the next breath declaring that they are compelled to accede to these rates "because other companies practise them, and in the business of fire insurance one cannot act independently, but must be in a very large measure governed by what his associates do."

Does it ever occur to these gentlemen that this necessity of doing what others do might still adhere to the business if the stronger men connected with it had the courage of their convictions and persisted only in doing what they knew to be right and in accordance with sound business? Does it ever occur to these gentlemen that if the recognized leaders of the business of fire insurance consistently acted on the principle which they are so ready to advance theoretically, that business which does not pay adequate rates is not worth writing, there would arise the necessity of other companies following the example so set and "doing as others do?" For whatever truth there may be in the saying that "the American people love to be humbugged," there is a conservative influence in the very act of the accumulation of capital and property, which, however it may fail to act in the isolated case, may be implicitly relied on to work its legitimate results in ninety-nine cases out of a hundred. And if the business men of the country once saw a determined purpose on the part of the companies whose policies of insurance are really contracts of indemnity to write only at adequate rates they would have the business discernment and acumen to see that this act had a real meaning, and that that meaning was no more real to the companies than to the insured. The trouble in the past has been that the companies have at best taken this stand in a half-hearted way only, if at all; and have thus failed to impress the business community with the idea that they meant anything or that there was anything real at the foundation of their proposed action. They have been far from showing the courage that the business community is accustomed to associate with action which is founded upon a certainty of purpose, and the result is that business men have never felt that any of these actions were worth the time necessary to a discovery of the principle upon which they were based. Let the leading companies show a courage commensurate with the positiveness with which they advance their theory, and they would soon find that the community would give them an amount of heed that they have failed thus far to secure.—*The Index.*

An extract from the *Spectator* in our last issue, entitled "Avoid the Mutuals," has called forth a response from the manager of the Gore District Mutual Fire Insurance Company, which claims that that Company has proved itself to be an exception to the rule.

We insert the letter, wishing to give Mr. Strong the free advertisement that it contains, knowing that there do exist Mutuals that deserve the name, but which, we regret to say, are but exceptions which prove the rule—as the writer of the letter evidently admits himself in the general exculpatory tenor of his statements.

In return for this we would ask Mr. Strong to kindly favor us, in time for insertion in our next issue, with the methods used by the Gore District to ensure themselves against being wiped out of existence by a town or city conflagration.

As his company now insure on the cash as well as on the Mutual system, and as mercantile risks are written, is a careful record and tabulation kept, by Block Plan system or otherwise? Can the directors tell at a glance how much they hold at stake in congregated risks that can by any possibility be at the mercy of a sweeping fire?

From the testimony of an officer of the "Gore District," that, in one case at least, they were badly hit in a place where, as they freely acknowledged, a more careful record and a better knowledge of the contiguity of their risks, would have proved to be a large pecuniary saving.

A Fire Insurance Company, be it stock or Mutual or both, should offer absolute indemnity against all possible contingencies; does the Gore District do this? Does the management know that they do this in all places, even where their policies are most popular? By what method is this assurance made doubly sure?

Our columns are open for the proof of this matter, which will be for the joint benefit of the Company and for the insured.

#### AN ACCOUNT OF LLOYD.

(From the *Insurance World*.)

A large number of the great commercial houses and corporations of England, and indeed of all countries, are carried on under names no longer borne by the members. Lloyd's is still more singular in this respect, for there has never been a prominent, certainly not a leading, member of the Association bearing that name. Mr. Lloyd, to whom thousands of letters are addressed annually by shipowners, captains and crews, is a myth. From about 1705 to 1750 there was one Lloyd who kept a shop or coffee house on Lombard street, London, to which many merchants engaged in maritime adventures resorted for meals. But, though his house was the focus of news, Mr. Lloyd seems to have had no direct agency in making it so beyond the preparations of the roast beef and the dispensing of the ale so enticing to all Britishers. He doubtless made a point of listening to and then repeating to new comers the maritime news which he had heard from his customers, so that his place became noted therefor. But he probably never took risks on vessels at sea, as the merchants who dined at his house were accustomed to do. He simply knew how to keep a hotel, and doubtless died without dreaming that the name of his obscure coffee house was to be given to the busiest and most peculiar department of that busy institution, the Royal Exchange, of London, the greatest Bourse of the world. Entering the open court of the Royal Exchange, in which the merchants and brokers meet, the seeker for Lloyd's is referred to a glazed mahogany door which forms the entrance to the place he seeks. On opening this he finds himself at the foot of a high, broad staircase. Passing the statue of Huskinson, the tablet to the *Times*, the red-robed beadle in his box and the numerous officials of the numberless life and fire insurance companies, he reaches the great hall to which the merchants daily resort to picking up seafaring news, and which is known by the name of the old coffee house, Lloyd's.

The first object which attracts the attention of the merchant and which is to be explained to the stranger on entering the hall is the bulletin board. There are, in fact, many bulletin boards; but each is a duplicate of the other, and a number of them is used for the greater convenience of the crowd. These bulletins contain the news of the day, showing the vessels cleared at the Custom House, those which have sailed, those which have arrived at home and at various foreign ports; the latitude and longitude, and the whereabouts of vessels spoken of at sea, giving also the date when seen and the condition of the vessel; the vessels in port at all sorts of places; such events occurring at sea as would affect the rate of insurance, as, for instance, changes in the light houses, signals stations, &c., and everything of the kind interesting to shippers, insurance men, captains and pilots.

On a high desk by itself on one side of the room is the loss book, or, as it is commonly called, the "Black Book." This volume contains all the information not usually registered on the bulletins in regard to losses at sea. In fact, the bulletin board is a register of good news; the "Black Book" is the recorder of bad news. The announcements in each are made in the most laconic style which the practical clerks of Lloyd's can command. They seldom occupy more than a couple of lines, and are, of course, written by hand. In the black book the number of pages thus covered varies with the season. In summer, one or two pages are used daily; in winter, the season of heavy gales, as many as a dozen pages are filled. It is seldom that anything is said in the loss book of the loss of life. Lloyd's takes no cognizance of the doomed beings; it is property, not life, which the underwriters of Lloyd's insure.

The entries on the bulletins and black book, the indications of the meteorological instruments, and reports of the various insurance inspectors on vessels, combine to make up the daily paper published by Lloyd's and known as *Lloyd's List*.

There are other peculiarities of Lloyd's, such as the chart room, where are displayed maps of every sea, ocean, bay and port in the world, each on a roller and arranged with great care; and there is the reading room, where the files of newspapers, maritime gazettes, commercial circulars, &c., are arranged according to nations and continents on two large tables, which may be said to represent the two hemispheres.

The method of collecting ship news by Lloyd's is not materially different from that of the New York associated press, but it is more thorough and perfect, and far more reliable. Lloyd's has its agents in every part of the world—on every habitable rock in the sea, as well as in every open port of every nation. Lloyd's is a signboard to be found in every port that a ship can enter. The agents employed are either England's foreign officials (generally consuls) or English merchants of repute residing in foreign countries, and always men of such official or commercial standing and reputation as enables them to obtain the earliest shipping intelligence. These agents are in constant communication, by letter and telegraph, with the central office in London, and here their reports finally concentrate. At the same time that their information is on its way to London it is circulated at every port touched at by the vessel bearing the communication to Lloyd's, and thus Lloyd's news is disseminated.

From the office the accumulated information goes in bulk and not piecemeal. Besides these agencies of information, the merchants of London who are subscribers to Lloyd's furnish their news, received by letter or otherwise, to the institution, and the captains and crews of vessels often report to Lloyd's before they go to their owners. It costs \$50,000 annually to sustain such an institution and pay for the news. This is not so large a sum as the New York association puts out for news, but it must be remembered that the London institution is confined to one branch of news collecting, while that of New York embraces all kinds of news.



The business of Lloyd's is conducted by a committee of twelve members, one of whom, generally a leading merchant and a member of the British Parliament, is chosen as the chief. The working staff is headed by a secretary, who is an admiral of the British navy, and is otherwise composed of a large number of assistant secretaries, clerks and waiters, the latter title being given to the messengers in remembrance of Lloyd's coffee house. The revenue of the association consists of the subscriptions of the members (\$125 to \$250 each per annum), by the sale of the news to the English newspapers and the subscriptions to the *List*, which has a large circulation in all parts of the world.

**FIRES IN AUSTRALIA AND CANADA.**

The *Australasian Banking and Insurance Record*—one of the best of financial and insurance reviews, by the way—prints regularly a monthly list of fires happening in the Australasian colonies. From its record for the first four months of the present year we find that fires have occurred there as follows :

January.....	235
February.....	182
March.....	234
April.....	173

There is something interesting in comparing this record of fires with that of Canada for the same period; for, although in opposite hemispheres, both countries are about the same in area. In Canada during the same time the record is as follows, the figures being from *The Chronicle Fire Tables*:

January.....	116
February.....	117
March.....	124
April.....	138

The comparison shows a considerable excess in favor of Australia, which appears to be the more fiery of the twain. A burning rate is indicated 77 per cent. in excess of that in Canada, without considering the difference in population. If it be taken into account that the ratio between the populations of the two countries is about 3 to 2—Canada having 4,350,933 people and Australia 2,743,748 people—this rate is materially increased.

At least two reasons may be given for this continental difference in the tendency to combustion. First, that Australia, being a new country, and, to a large extent, settled by adventurous gold-seekers, has a flimsy, temporary and inflammable architecture; whereas Canada, being older and slower in growth, is built more substantially; or, secondly, that the difference is regulated chiefly by the meteorological characteristics of the two countries.

The last appears to be the more plausible theory. The climate of Canada is not as much subject to sudden changes as that of Australia, the rainfall is more regular and more plentiful, and the atmospheric moisture is more uniformly maintained. Canada is rich in water courses; and it never happens, as in Australia, that rivers shrink into creeks and creeks into rivulets, to return to rushing rivers with the advent of the "rainy season." In short, Australia is said to be, on the whole, arid, while Canada is humid. The average rainfall in Australia is far below that in Canada, and the deficiency in the rainfall is about proportional to the excess in the number of fires. As to the theory concerning the superior architecture of Canada, it must be admitted that the increased hazard incident to domestic fires in the long and severe Canadian winter counterbalances any such hypothetical superiority.

It appears, therefore, that what may be called the natural hazard is about twice as great in Australia as in Canada. In other words, if the experiment were tried of simultaneously building similar structures in each country, the meteorological conditions are such that the Australasian structure would stand two chances of being destroyed by fire to the Canadian building's one.

But it is not necessary to go to foreign countries to find a difference in meteorological conditions, and thereby a difference in the ratio of fire loss. There is an abundant variety of climate in different portions of the United States, and, as we attempted to show a few weeks ago in the most marked cases, wherever and whatever this difference is, there is a corresponding difference in the ratio of fire loss. Indeed the profits of fire underwriting fluctuate with the weather gauge far more than is generally supposed. Underwriters have not been as progressive in their investigation in this direction as they have been in some others; nevertheless, there is no steadier influence upon combustion than the atmospheric influence. It is not a percentage to be added in calculating the risk, but, aside from the moral element, it multiplies the other conditions of the risk.—*Chronicle*.

**ROYAL INSURANCE COMPANY.**

The annual meeting of this Company was held on the 4th inst., when the report of the business for the year 1881 was presented. In the Fire Department the premiums for the year, after deducting re-insurances, amounted to \$4,416,620, being an increase over the preceding year of \$251,230, and the net profit realized, including interest, was \$629,135, which added to the amount at credit of profit and loss account, enabled the Company to increase the Fire Insurance Fund by \$250,000, pay the usual dividend, and leave a balance at the credit of the profit and loss account of \$729,478.

In the Life Department, the premiums for the year amounted to \$1,250,905, and after liquidation of all claims and expenses the Life and Annuity funds were increased by the sum of \$720,555, making the total accumulations in this department \$13,689,290.

*Funds*.—After payment of the dividend, the funds for the security of policy-holders stand as follows:—

Capital paid up.....	\$1,447,725.
Fire insurance fund.....	2,750,000
Reserve fund.....	4,750,000
Balance of profit and loss account.....	729,478
Life fund.....	13,689,290
	<b>\$23,366,493</b>

In the course of the proceedings it was stated that the year 1881 had been remarkable for the extraordinary number of fires which had occurred, the Company having had no less than 1,820 losses more than in the preceding year, with the result that, in common with other companies, its operations had not been so satisfactory as in previous years. As illustrating that the business of insurance is subject to periods of unfavorable experience, reference was made to the fact that on several previous occasions in its history, the Royal had had years of adversity, and it was chiefly when such periods came round that the wisdom of the policy of the Company, inaugurated many years ago, of creating **large reserve** funds, became apparent, as the first condition of success is the confidence of the public in the stability of the Company. That the directors of the Royal still keep this object prominently before them is evidenced by the fact that, notwithstanding the comparatively adverse results mentioned, the reserve funds have been increased by the addition of \$250,000 during the past year, which funds now stand at the magnificent total of \$7,500,000 in addition to the paid-up capital, balance of profit and loss and life funds. It was also mentioned that on the 30th June last the investments of the Company had increased in value by the sum of \$1,717,375, which amount is not included in the assets of the Company.

**WANTED.**

The Agencies of a couple of good British Fire Insurance Companies, for the Town of Woodstock, Ontario, by gentlemen that can control a large business, best reference and security given.

Address,

A. B. C.

Insurance Society Office.

## 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.

FROM THE CHIEF OF FIRE BRIGADE, London, Ont., September 6th, 1882:—New steam pumps have been erected as an auxiliary to the water power at Springbank, and are now in working order, with a capacity of 3,000,000 gallons per day, which renders us independent of the river supply (for pumping purposes) in case the latter should run short, or dry up as it nearly did last summer. We have increased the number of our fire alarm boxes by twelve this year, and also put in two private alarms. If we had two more fire stations properly equipped we would be in a position to cope successfully with almost any fire; at present we are handicapped by having only one station and a rather small force. Up to the present, however, we have been able to confine the flames, in almost every case, to the building in which they started.

GALT, September 13th, 1882.

Editor of INSURANCE SOCIETY:

Kindly give me permission to make a remark or two on an article which appeared in the August number of your valuable paper, taken from the *Spectator*, and headed "Avoid the Mutuals." If it were published as an advertisement by some one whose interests are opposed to Mutual Insurance, and your space paid for, I have no fault to find with you, except that I think it should be defined in some way, so that your readers might understand the object of it. If, on the other hand, you publish it as information which in your opinion is valuable, I beg to say that you have done great injustice to the Mutual Insurance Companies of Canada, many of which have done good, honest work for many years. That there have been mutual fire insurance companies whose members have been called upon to pay for their rashness in committing the management of their funds to inexperienced directors and incompetent managers I admit. But I question if just as many people have not suffered in the same way by subscribing stock in Banks or in Fire Insurance Companies which were not denominated Mutual. In fact, the advice given by the *Spectator*, and copied into INSURANCE SOCIETY, appears to be equally applicable to intending stockholders in any Fire Insurance Company, and probably a more correct heading would be, "don't subscribe Fire Company stock."

The statement that Mutual Companies "make gullible loss claimants pay for anticipated assessments for four and a half years after their policies become claims," is simply untrue, in so far as it was intended to apply to the great bulk of the Mutuals. I am not aware of any Mutuals doing business in Ontario, excepting possibly a few Farmers' Companies, that issue a five years' policy. The limit of all the old established ones is three years, and I have yet to learn that the "dodge" has been put in practice by any of them. Speaking for my own Company, I say, without fear of contradiction, that it has not been done by us, and I say further that, so soon as any member of our Company becomes a claimant his undertaking is cancelled in toto, if the loss be total; or, if only partial, then so much of it as represents the premium on the burnt portion of the policy, and that no deduction is made from the insurance money, beyond the assessment for the year in which the fire occurred, be it first, second or third. The Company now under my management may well claim for itself that "trust-worthiness" so highly lauded by the *Spectator* man, as it is now in the 44th year of its existence, and on the recommendation of the Inspector of Insurance is carrying, for the second time, a line of insurance on all

the public buildings in Ontario, in the control of the Provincial Government. Trusting that you will do me the favor to insert this defence, weak and imperfect though it be, of the Mutuals, against the aspersions of the stock agent.

Yours, etc.,

R. S. STRONG, *Manager*

*Gore District Mutual Fire Insurance Company.*

## LUCK.

Good Luck's a gay, light-hearted maid,  
Who never loves to linger long;  
She smooths your hair, gives you a kiss,  
And flutters out among the throng.

Dame Bad Luck holds you to her heart,  
Then down beside your bed she sits,  
Saying "there is no need for haste,"  
Draws forth her work and calmly knits.

—Heine.

## A THOROUGH JOB.

Judge M—, a well-known jurist living near Cincinnati was fond of relating this anecdote. He had once occasion to send to the village for a carpenter, and a steady young fellow appeared with his tools.

"I want this fence mended to keep out the cattle. There are some unplanned boards—use them. It is out of sight from the house, so you need not take time to make it a neat job. I will only pay you a dollar and a half."

The judge went to dinner, and coming out found the man carefully planing each board. Supposing he was trying to make a costly job of it, he ordered him to nail them on at once just as they were, and continued his walk. When he returned the boards were planed and numbered ready for nailing.

"I told you this fence was to be covered with vines," he said angrily. "I do not care how it looks."

"I do," said the carpenter, gruffly, carefully measuring his work. When it was finished there was no part of the fence as thorough in finish.

"How much do you charge?" asked the judge.

"A dollar and a half," said the man, shouldering his tools.

The Judge stared. "Why did you spend all that labor on the job if not for the money?"

"For the job, sir."

"Nobody would have seen the poor work on it."

"But I should have known it was there. No, I'll take only the dollar and a half?" And he took it and went away.

Ten years afterwards, the judge had the contract to give for the building of certain magnificent public buildings. There were many applicants among master-builders, but the face of one caught his eye.

"It was my man of the fence," he said. "I knew we should have only good, genuine work from him. I gave him the contract and it made a rich man of him."

It is a pity that boys were not taught in their earliest years that the highest success belongs only to the man, be he carpenter, farmer, author or artist, whose work is most sincerely and thoroughly done.—*Rough Notes.*

## TO FIRE AND LIFE ASSURANCE AGENTS.

AGENTS WHO WOULD LIKE TO ADD A GOOD

## ACCIDENT AGENCY

To their Business should apply to the

## SUN LIFE ASSURANCE CO. OF CANADA.

Its accident policies are the most liberal known; and its settlements are prompt and satisfactory. Commissions liberal.

R. MACAULAY, *Manager.*

Montreal, August 5, 1882.

## SOCIETY NOTES AND ITEMS.

**Mr. R. W. W. Frink**, of St. John, N.B., Agent of the Western, has obtained the Agency of the British America Assurance Co.

The total losses of the Norwich Union Fire Insurance Society in Canada for the month of August amount to \$51.50.

**Mr. J. K. McCutcheon**, agent of the Royal Insurance Co., Guelph, has been appointed agent of the Accident Branch of the Sun Life Assurance Co. of Canada.

**Mr. R. N. Gooch**, Toronto Agent of the North British and Mercantile Insurance Co., and chairman of the Toronto Board, has returned, much the better for his European tour.

**Mr. D. McLellan**, the energetic representative of the "Royal" in Hamilton, has been appointed agent of the Accident Branch of the Sun Life Assurance Co. of Canada.

**Mr. B. Pownall**, Secretary for the Province of Quebec, of the Canada Life Assurance Co., has resigned, he is succeeded by **Mr. J. W. Marling**, who has been for some years their Inspector of Agencies.

**Mr. P. S. Ross** on September 9th entered actions in the Superior Court against four more of the shareholders of the Canada Agricultural Insurance Company for amounts claimed to be due by them. More actions will be taken shortly.

**Mr. James Robb**, Fire Manager of the Northern Assurance Co., who visited Montreal, Quebec, Toronto, Ottawa, &c., lately, has returned home from his trip to this continent, sailing in the "Servia" from New York on August 30.

**Mr. William Tatley**, joint Chief Agent of the Royal Insurance Company in Montreal, sailed in the "Parisian" on Saturday, 2nd inst., for England on Company's business. His many friends wish him a pleasant voyage, safe return and healthful results.

The Norwich Union Accident Insurance Company place their general agency in Canada in the hands of **Mr. Alex. Dixon**—another proof of the satisfactory nature of the management of the Norwich Union Fire Insurance Society in **Mr. Dixon's** hands since its arrival here.

The United States Life, having determined to resume active business in Canada, have appointed **Mr. M. W. Mills** their Manager in the Dominion, and have received a renewal of their license from the Superintendent of Insurance.

**Mr. J. H. Robinson** has been appointed special agent at Montreal for the Sun Life Assurance Company of Canada; he was formerly general agent for the Ontario Mutual Life at Kingston. We are glad to see that **Mr. Robinson** is a prepaid subscriber to the New York *Spectator*, who give him a first class "mere mention."

**Mr. Robert Marshall**, M.P.P., of St. John, N.B., for many years General Agent in the Province of New Brunswick for the Ætna, Hartford and Imperial Fire Insurance Companies, has retired from the Insurance business in favor of **Mr. E. L. Whitaker**, who has been the real Manager of that business of those companies for the last few years.

**Mr. James Salter** of Peterboro' has been selected out of a large number of candidates, as Inspector of the Citizens Insurance Company. He has been for several years managing the fire business of **Mr. George A. Cox**, General

Insurance Agent, Peterboro'; the Citizens is to be congratulated in procuring the services of such an experienced and energetic officer.

The Underwriters of Halifax, Nova Scotia, have put an end to the free fight that has been raging there for some time past, and which has so much demoralized the rates in that peaceful city. It is very evident that the bitter end had been reached, when the first thing to be done by the newly formed Board was to raise rates one hundred per cent.

**Mr. S. F. Magurn**, general agent of the Ontario Branch of the City of London Fire Insurance Co., sailed on the 16th inst. on the "Polynesian" for a short business trip to England. The Toronto Board of Underwriters regretfully miss his genial presence already, and hope to welcome him back in a very few weeks—when he will doubtless assist in healing the temporary troubles that now vex the members.

Fire Insurance agents at Lancaster, Pa., have given notice that they will issue no more policies, and that they will cancel existing ones unless the authorities take vigorous measures to suppress prevailing incendiaryism. All success must attend such a brave declaration if they only stand to their colors.

During the year 1881 the Fire Commissioners in New York City reported 1,785 fires, of which 1,221 were extinguished with buckets of water, &c. Edward Atkinson stated last year that buckets of water had saved his company \$240,000. Filled water pails distributed through all places of business cost very little, are easily seen to be out of order, are readily handled in case of need, and their presence betokens proper preparation and precaution on the part of the proprietors.

**New Biographical Dictionary.**—An excellent feature of the New Edition of Webster's Unabridged Dictionary, just issued, is the New Biographical Dictionary, in which are given the names of nearly ten thousand noted persons of ancient and modern times, with a brief statement of the dates of their birth and death, their nationality, profession, etc. This is designed for purposes of ready reference, to answer the questions which often arise as to when and where certain persons lived, and the character of their achievements. It contains many names of persons who are still living, and the pronunciation of each name is given.

**Mr. Jeffery Beavan**, Foreign Superintendent of the London and Lancashire Fire Insurance Company, favored us with a visit a few days since. **Mr. Beavan** arrived on the *Alaska*, in a flying visit to this continent, and since leaving New York has visited Montreal and Toronto, taking the opportunity to make himself acquainted with the qualities of the Fire Brigades and Salvage Corps in each city. He purposes visiting the larger cities of the West, and after visiting San Francisco will pay Canada another visit, and hopes to be able to study our elder sister, Quebec, before another conflagration shall have again marred her beauty.

The *Chronicle's* representative at the recent meeting of the Northwestern Association rather gives away the great chief—thus

The chairman of the reception committee again came up to the platform, escorting two martial looking gentlemen, and introduced **Fire Marshal Sweeney**, of Chicago, and **Chief Shaw**, of the London Fire Department. The great fire chief is a thin-faced, tall, hair-parted-in-the-middle gentleman with sleepy features, blue eyes and a seemingly undecided manner. **President Cornell** again dropped into words of welcome. The great chief climbed upon the platform, livened up his countenance, and with a strong Cockney accent, spoke of the peculiar happiness of "this awcasion." **Marshal Sweeney**, in his gruff way, added a few words, and the distinguished visitors were handed into conspicuous seats. They were not heard from again, and the great chief promptly went to sleep.

**L. A. Dion, sculptor**, has taken out an action in *forma pauperis* against the city of Montreal for \$10,000 damages, through Messrs. Trudel & Co. The plaintiff states in his declaration that on the 15th of September, 1881, he was working in the third storey of the factory of Azarie Lavigne, on the corner of St. Constant and Ontario streets, when a fire broke out in that establishment, and the plaintiff suffered so much by the heat that he lost one eye, the other being impaired, and his face was considerably bruised, and his body deformed. He further alleges that he was unable to escape for a time owing to the stairs being on fire, and also that the city had neglected to enforce its by-law relating to fire escapes, and that the firemen did not do their duty properly. It appears that some delay occurred in their coming, as the firemen's picnic took place on that day. The plaintiff alleges that he will never be able to work again.—*Star*.

#### STILL THE JOLIETTE MUTUAL.

Hon. Justice Rainville, on 12th inst., in rendering judgment in another case, remarked, on being referred to cases where Hon. Justice Mathieu had dismissed two actions where members were sued for the liquidation assessments, that he was aware of these judgments having been rendered, but as he had rendered some fifty or more judgments relating to this Company, both in the Circuit and Superior Courts, he was of opinion that the members were legally liable and must pay. And until a judgment of his should be reversed by a higher court he should remain of the same opinion, and would continue to render judgments the same as before on the same facts.

#### LEGAL DECISIONS IN INSURANCE CASES.

COMPILED BY

MESSRS MONK & RAYNES, ADVOCATES, MONTREAL.

COURT OF APPEALS, MONTREAL.

ARCHAMBAULT *et al.* (Defendants in Court below), Appellants;

AND

LAMERE *et al. es qual.* (Plaintiffs in Court below), Respondents.

*Fire Insurance—Hypothecary Creditor.*

This action was based upon an obligation with *hypothèque* for £800 consented to by the Appellants in favor of the commercial partnership of Galarneau & Roy, whereof P. M. Galarneau, one of the now Respondents, was a member, and afterwards duly transferred to the late John Pratt, whose estate is now represented by the Respondents, as his executors, which transfer was duly signified upon and accepted by the Appellants, the same being made by the said P. M. Galarneau as representing the firm of Galarneau & Roy, which had been dissolved. Said transfer being made as collateral security for the payment of certain *bons* of the firm of Galarneau & Roy, then held by Pratt, which *bons* were afterwards paid to the said John Pratt, partly by the Appellants and partly by Galarneau himself, but the said transfer still remained unrevoked.

John Pratt having died at Montreal on the 22nd of July, 1876, the present Respondents, as his Executors, became vested with his rights in aid deed; and on the 26th October took the present proceedings for the recovery of the balance due by the Defendants, which they alleged to be \$882.00 currency.

The Defendants pleaded payment.

From the evidence it appeared that the property mortgaged had been insured by the mortgagees to protect themselves, and that in the month of September, 1876, Mr. Galarneau had received, on behalf of Mr. Pratt, from the Royal Insurance Company of England, the sum of \$800.00 for damage done by fire to the building in question, and had omitted to give any credit to Appellants for the amount so received.

In the Court below the action was maintained for the full amount, but this judgment was reversed in appeal, the judges there holding that Appellants were entitled to be credited the net proceeds of such insurance; and that such net proceeds, that is, the proceeds of said insur-

ance after deduction of the amount of premiums paid for the same by the said P. M. Galarneau, and interest on such premiums computed to the institution of the present action, would amount to \$499.12, which being deducted from the amount claimed would leave a balance of only \$382.88, which the Respondents are entitled to recover from the Appellants on the present action.

RAMSAY, J. (Q.B.) Two questions of law arise on this appeal. The first is whether a creditor who insures the property hypothecated for his debt, and who is paid by the Insurance Company, can still recover from his debtor. I understand that under the English law he can, that the insurance is considered as a contract between the insurer and the insured with which the debtor has no concern. Under the principles of our law it would be impossible to arrive at such a conclusion.

We start from a rule of the civil law to which I know of no exception: "Bona fides non patitur ut bis idem exigatur." Now this clearly does not simply mean that the creditor cannot ask his debtor to pay him twice. Such a rule would be trivial. What is intended is that by no arrangement can a creditor in effect be allowed to recover twice. If A lend money to B and C pays the debt, A cannot recover from B. This rule stands entirely independent of any question of subrogation. The Insurance Company which pays is precisely in the position of C, and it does not alter the rule of law that A has paid for this security conditionally. The English rule may perhaps be due to their idea of privity of contract; but we have no such term in our law. Of course we have the idea. It must be common to all systems; but I am inclined to think that its application in England materially differs from ours. "Lien" (*vinculum juris*) and "consent" expresses our idea. In obligations proceeding from contracts there may be a "lien" or a legal relation created between the contracting parties and others not parties to the contract. There are examples of this. Our old law furnishes little authority directly as to insurance, but the principles are unquestionable, and the modern writers and jurisprudence have not hesitated to decide that the creditor paid by means of an insurance made by him for his own convenience cannot recover afterwards from the debtor.

But it is said Pratt has not been paid, and so his estate may recover. That is unquestionable as a general proposition. The payment to Galarneau is not necessarily a payment to Pratt. But it appears by the evidence that Galarneau was the general agent of Pratt in his lifetime with regard to this transaction and his executor after Pratt's death. He got the insurance, and it was his duty forthwith to have paid Pratt or his estate. If he did not do so Pratt either permitted him to keep the money in order to charge the Appellant, or Galarneau was unfaithful to his principal. In either case it is for Pratt to bear the loss, or to recover from Galarneau. It would be an intolerable injustice to allow Galarneau, who had prevented his principal from getting his due if that be the state of matters, as is pretended, to set in motion a suit of this kind by which he would evidently be twice paid his debt. I am therefore of opinion to reverse.

Judgment reversed—Defendants being condemned to pay the above-mentioned balance of \$382.88, with interest, instead of \$882.00 as ordered by the court below.

#### SUPERIOR COURT, MONTREAL.

LA BANQUE NATIONALE

vs.

THE CITIZENS INSURANCE CO.

*Guarantee Policy—Liability of Company for loss indirectly caused by fault of party guaranteed.*

The Bank, Plaintiff, sued the Company, Defendant, upon a Guarantee Bond issued by the latter in favor of one G. V. H. Bouchard employed as teller by the Plaintiff.

The circumstances of the case were somewhat special. Bouchard, the party guaranteed by the Defendant, not being, strictly speaking, in default, but rather one Emmanuel Huot, another of the Plaintiff's clerks, who had taken the money, some \$3,169.00, or was short of that amount in his cash, but whose deficit was apparently covered by entries made by Bouchard, who was his superior officer, in the Bank's books, which

were tantamount to a receipt given to Huot, and removing the responsibility from the latter to Bouchard.

The Court held that although Bouchard was not short in his cash, properly speaking, the deficit being clearly traced to Huot; still Bouchard's act had precluded the Bank from recovering from Huot, and thereby given it a claim upon Bouchard such as was contemplated by the terms of the latter's bond entered into by Defendant.

The clause of the judgment being as follows:—

“Considerant que le dit déficit a été causé par la négligence grossière du dit employé Bouchard d'après ses propres admissions en ayant compté et reconnu comme correcte, et accepté la caisse d'un employé subalterne savoir celle du nommé Emmanuel Huot, et en ayant fait dans ses livres des entrées constatant que lui le dit Bouchard, aurait reçu les diverses sommes, formant le montant de la dite caisse, et que s'il ne les avait pas réellement recues en entier, ainsi qu'il le prétend, il aurait, par ses actes et par ses entrées fait perdre à la Demanderesse tout recours qu'elle aurait pu avoir contre le dit employé Huot dont la responsabilité a été par la même dérogé et mis à couvert.”

Judgment, therefore, went against the Company, Defendant, for the amount of loss sustained by the Bank, namely \$3,169.00.

### WATER WORKS NOTES.

**Winnipeg** Water-works have been tested with satisfactory results, with a pressure of 56 lbs. An inch stream was thrown on the roof of a three-storey building.

**Almonte, Ont.**, is expending \$500 on survey and estimate for Water Works, and, at the same time, has a by-law in print, asking for money for a steam fire engine.

**The Dundas Water-works** scheme has been adopted by the ratepayers, and a site for a reservoir selected at a point that will give 75 pounds pressure to the square inch in the centre of the town.

**Brockton** is offered water from the Parkdale Water-works at the rate of 10 cents per 1,000 gallons if she will lay her own mains connecting with the Parkdale system at the top of McDonell avenue.

**Kingston, Ont.**—People here think the water rates are too high, and on the plea that they would take steps to bring about a reduction of rates some members of the Council made a popular run at the last election. A special committee was appointed to give the matter consideration, and it has been notified by the company that the Water-works will be sold to the corporation at a valuation.

**Stratford.**—The Stratford Water Supply Company invite tenders until 23rd instant, for the following works required in the construction of Water-works, viz:—Cast Iron Water Pipes, Pipe Laying, Street Hydrants, Valves and Valve Chambers, Pumping Machinery, Boiler, Engines and Boiler houses, etc.

We hope soon to record the completion of a thorough system of Water-works in Stratford, to be a boon to the citizens for domestic purposes and a safeguard for the many substantial buildings that have been erected during the last few years.

**The City of Fredericton, N.B.**, has accepted contracts in connection with Water Works introduction, for pipes \$37.70 per ton; special castings \$65.86 per ton—freight and duty paid; hydrants \$27 each, duties to be added; Holly Manufacturing Co., Lockport, pumping machinery, \$13,500, delivered and placed in position, freight and duty paid; guard crib \$400; crib well \$927; pump well \$1,324. Tenders for pipe-laying will be asked immediately, as the

pipes are expected in a month. Tenders will also be asked for the erection of a building for the reception of the machinery. As there is no rock excavation it is expected that very quick work will be made.

**London, Ont.**—On August 18th, the Board of Water Commissioners turned out in their official character and proceeded to Springbank to inspect the new Water-works machinery. The machinery was run at the rate of 50 revolutions to the minute with 70 pounds of boiler pressure. At the rate of 40 revolutions to the minute, the machinery will pump 2,000,000 gallons per day, with a lift to the reservoir of 250 feet, but a much higher rate of speed can be attained. Mr. Finlay, the engineer in charge for the contractors, also claims it will be possible to run with one boiler when all is finally completed. Mr. Tracy, the city engineer, who is warm in his expression of admiration for the machinery, pronounces the valves of the pumps perfect in action and workmanship.

### YORKVILLE WATER SUPPLY.

The condition of the water supply of Yorkville (the northern suburb of Toronto City) is such as to cause alarm both to Fire and to Life Insurance Companies, for the following extracts from an article in the *Globe* show that while the protection against fire is frail, the danger to life, by impurity of water from water-works and from wells, is very considerable.

And although the Fire Companies have some security in the line of hydrants along Bloor street fed by Toronto City water, the Life Companies must know that their Yorkville policy-holders are drinking in slow poison daily, and with no present remedy available.

That an immediate and thorough change is imperative Yorkville well knows, and with a Fire and Life Insurance centre such as Toronto close at hand, the two leading sections of Insurance Society could conveniently and laudably join hand-in-hand, and aid in compelling the immediate adoption of sanitary and protective measures.

The *Globe* says:—

The inhabitants of the village of Yorkville derive their scanty supply of water entirely from two sources—their own Water-works and a few wells. The supply from the Water-works would be far from adequate if not supplemented by the miserable liquid to be had from the wells. Against the quality of the well-water grave charges have been made. It is said to be contaminated in various ways—chiefly by the percolation of sewage—and the medical men of Yorkville are said to have ascribed several cases of fever and blood-poisoning to the use of it. Investigations on Saturday, (Aug. 19th,) were directed chiefly to the other source of supply. Before proceeding to the fountain head, a glass of water, as supplied in the village, was procured and examined. It looked tolerably clear, but the taste gave strong evidence of impurity.

#### THE SOURCE.

A short drive along Poplar Plains Road led to Baldwin's Creek, the source from which Yorkville's main supply is obtained. The creek is open and presents a rather dirty appearance. It is said that the drainage from surrounding residences falls into it—as one would expect from their situation. Further up the creek cows are said to graze on the banks of it. On Saturday only a few muddy pools were to be seen; there was no running water. Under ordinary circumstances the flow of water in the creek in summer is said to be insufficient to fill a two-inch pipe. It is understood that the flow was stopped on Saturday by a dam somewhere up the creek.

## THE RECEIVING BASIN.

About a hundred yards south of the point where Poplar Plains Road crosses the creek the Yorkville Water-Works Engine House is situated, on the property of the Hon. William McMaster. Here the creek discharges into a basin nearly circular in shape, and about 200 feet in diameter. The sides, which are roughly built of stone, dip at an angle of about 45 degrees, and the greatest depth would perhaps be 10 feet. The depth on Saturday was said to be three feet, but no conjecture could be made by mere inspection, as it was absolutely impossible to see an inch below the surface. Excluding the idea of using this water for any domestic purpose, the aspect of it would have given entire satisfaction to the most cultured disciple of Oscar Wilde. In color it was a "cobwebby gray velvet, with a tender bloom like cold gravy," not unlike the aesthetically subdued yellow of some inferior specimens of pea-soup. A gross and vulgar mind would at once have been filled with the idea of a huge basin of badly cooked pea-soup.

## YORKVILLE RESERVOIR.

From the basin the water is pumped into the reservoir, which is situated a few hundred yards northward on Avenue road, above Mr. Kingsmill's. In the course of transit the water is said to undergo some purification. This is probably true to some extent, but unfortunately an examination of the reservoir shows that impurities are not wanting there. The reservoir is a circular tank, 100 feet or less in diameter, with vertical sides about twenty-two feet deep. The water in it varies in depth from one to two feet, and is covered on the surface with a shining scum. It is nevertheless possible to see the bottom, except in the portion where the water is deepest. There seems to be in the bottom some depth of mud, which is covered with a green shining substance. Now and again portions of this green substance break away from the bottom and rise to the surface, winging their way upwards with a motion resembling that of a jelly-fish. Here and there over the whole surface portions of this and other substances are to be seen relieving as it were the monotony of the scum. Such is the place from which the glass of water came.

The quantity of water in the reservoir cannot be exactly stated. Probably there was less than 10,000 gallons; but a practical idea may be formed when it is stated that in the event of a moderately large fire in Yorkville every drop in the reservoir might prove insufficient to extinguish the flames, even in the hands of an efficient fire brigade.

## THE CITY RESERVOIR.

Proceeding eastward from Yorkville reservoir across Yonge street and along Prospect avenue, the city reservoir is reached. No contrast could be more striking. Compared with this broad expanse of water, crystalline in purity and surrounded by a white pebbly shore and finely cultivated grassy embankment, the Yorkville reservoir is the veriest puddle. The city reservoir is rectangular in shape, and covers an area of four or five acres. It is capable of containing 40,000,000 gallons of water. When full the surface is 220 feet above the level of Lake Ontario. On Saturday the water mark indicated 214 feet above the level of the lake, and a depth of 13 feet. After the completion of the lake pipe extension there can be no doubt that Toronto will have a water supply second to none on the American continent.

Since the above was in type the citizens of Yorkville, have voted for annexation with Toronto, the vote was 229 for and 48 against.

Should this be carried out Toronto water supply and drainage system will prove an inestimable boon to its newly acquired ward.

## MARINE NOTES.

The large Automatic Bell Buoy which was bought last year has been placed in position outside Toronto Harbor alongside of the lake end of the Water-works pipe. The two smaller buoys were at the same time placed one on the east and one on the west side of the large one. The requirements of the Government have thus been complied with.

A prospectus has been drawn up and circulated in Quebec, for the formation of a Canadian shipping insurance company under the name of the Dominion Lloyds.

Branches will be established at all of the seaports of Canada, from the Maritime Provinces to British Columbia, for the survey of vessels and the acceptance of policies. All Canadian vessels and vessels trading with Canadian ports are to be periodically surveyed, and the results of the surveys published from time to time. The Act of Incorporation which will be sought for will provide for an original capital of two millions of dollars, with power to increase to eight millions. Subscription lists will be immediately opened at all of the centres of trade in the dominion, and efforts will be made to divide the stock equally between these different places. The promoters of the scheme maintain that existing premiums on both ships and cargoes are too high, and hope, with the patronage the new concern as a national affair should receive, to be able to make it a financial success.

The Dominion Salvage and Wrecking Company advertise that the powerful wrecking steamer "Relief" with Wrecking Cables, Anchors, Steam Pumps, Hydraulic Jacks, Surf Boats, &c., fully equipped with a skilled crew of Wreckers and Divers, is stationed, with her Pontoons, at Murray Bay, ready, day or night, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office, Montreal.

This Company has also on the Upper Lakes the tugs "Mixer" and "Folger," and steamer "Conqueror," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge.

The insufficiency of lighthouses in the Georgian Bay has been frequently remarked on. In 1876 there were eighteen lighthouses along the coasts and islands of this portion of Lake Huron; since then many have been erected, the number now being about 26. Last year a lighthouse was erected on the northernmost point of Strawberry Island, north of the Great Manitoulin, and one also on Red Rock, at the entrance to Parry Sound. This year one is erected at the entrance to Penetanguishene Harbor, on Whiskey or Doud Island. Still several more are much needed to ensure safety in the yearly-increasing navigation of the Georgian Bay, viz., at Hope Island, where there is an excellent channel for entering to Midland City and Penetanguishene. At Cape Roberts, the westernmost point of the north coast of the Great Manitoulin, 20 miles from Gore Bay lighthouse and 30 miles from that at Sulphur Bay. A fog whistle was established at Missassauga Straits between Cockburn Island and the Great Manitoulin, and is the only one on the Georgian Bay. The large increase in the number of vessels on the bay and the amount of traffic done would suggest a large addition to the solitary fog-horn and the buoys on these waters.

The International Wrecking and Transportation Company have given notice that they will apply for a charter under the Joint Stock Companies' Act. The objects for which incorporation is sought is the towing of vessels and timber, a general wrecking business, and the carriage of vessels of timber and merchandise of every description. The operations of the company are to be carried on the rivers and lakes of the Province of Ontario, and the rivers, lakes and waters separating the United States of America from the Dominion of Canada, the chief place of business to be at the town of Windsor. The company is composed of John Charlton, M. P. for South Norfolk; Thomas Charleton, of Lynedoch, Ont.; L. McCallum, M. P. for Monck, and S. A. Murphy, Robert Stewart and G. W. Moore of Detroit.

The Secretary of State has pointed out the rights of Canadian tugs, in towing vessels of the United States. They are: Canadian tugs can tow vessels of the United States from Canadian waters to any port in this country, but cannot tow such vessels from one port to another in this country. Such tugs can do such towing between Kingston and Cape Vincent, but after arriving in the waters of that port cannot continue towing to Charlotte.—*Marine Record.*

Fires in Canada during the Month of AUGUST, 1882.

EXPLANATION OF ABBREVIATIONS.

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

PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
<b>ONTARIO.</b>				<b>QUEBEC.</b>			
DATE.				DATE.			
1 GALT,	S 4, B N, No. 13, Hub } Spoke and Bending factory } Machinery, plant and tools } Stock.	B 1745	1694	1 MONTREAL,	S 40, B 280, No. 13, Dry- ing room.	500	....
		8734	4150	1 SOUTH ELY,	Steam saw mills.	3000	None.
1 PERTH,	Coach house and Store room.	1725	1200	4 HOCHELAGA,	Howley's saw mills.	....	....
3 LONDON,	S 5, B 11, No. 333, Brick } stable.	450	400	5 LONGUEUIL,	Brick store.	130	130
		125	106	7 LONGUEUIL,	General store.	1456	1456
4 TAMWORTH,	Brick dwelling.	100	90	6 MONTREAL,	S 79, B 632, No. 14, Shed } and lumber.	375	375
5 HUMBERSTONE,	Woollen factory.	6000	....	8 SMITH'S MILLS,	Barns and outbuildings.	500	....
6 HAMILTON,	Frame dwelling and barn.	700	700	8 L'ANGE GARDIEN,	Barn,	500	None.
	Tribune Printing office.	26000	10000	8 MONTREAL,	S 28, B 197, No. 143, Tavern } and dwelling.	400	400
	Office (Standard Insurance).	798	798	8 RIVER ST. LAWRENCE,	Steam Tug, St. John.	432	432
7 BELLEVILLE,	Dwelling and outbuildings.	3000	900	8 QUEBEC,	Shed and tools.	450	None.
7 SIDNEY TWP., 2nd } Con.,	Barn and contents.	900	900	8 COTE DES NEIGES,	Stables and contents.	1300	1300
7 AMELIASBURG TWP.,	Frame barn and contents.	800	696	10 MONTREAL,	S 12, B 72, No. 64, Hay and } Feed store.	675	675
7 CHATHAM TWP.,	Barn and outbuildings.	3000	None.	10 MONTREAL,	S 15, B 105, No. 34. Box } factory.	....	....
7 KINGSVILLE,	Barn and contents.	300	300	11 SOUTH QUEBEC	Wooden building.	....	....
8 QUEENSTON,	Brick dwelling.	3500	2000	12 QUEBEC (Conflagra- } tion).	Dwelling.	700	....
9 MONTAGUE TWP.,	Frame Orange hall.	500	350		Butcher's store.	1200	....
10 STRATHROY,	Barn and contents.	500	500		Grocery.	500	319
10 HOWE ISLAND,	Dwelling and barns.	1200	1000		Wooden dwelling.	1650	900
10 LONDON,	Machine shop.	100	100		2 Houses.	3000	....
10 SHARBOT LAKE,	Newman's Mill.	2000	....		Milk shop.	2000	....
11 INGERSOLL,	Dwelling.	B 400	None.		Bakery.	....	....
		C 125	125		Dry Goods and dwelling.	C 6000	6000
12 PRESCOTT,	Barns.	900	900		Dry Goods and dwelling.	B 4749	4000
12 PETERBORO',	Frame shop.	650	400		Painter's shop.	....	....
12 ST. GEORGE,	Dwelling and barn.	2000	....		Artist's shop.	C 300	300
14 TILSONBURG,	Barn and contents.	1000	None.		Book store.	2066	1600
15 TORONTO,	S 9, B 29, No. 115, Boiler } works.	1000	800		Architect's office.	....	....
15 ODESSA,	Barns and contents.	2500	None.		Furniture warehouse.	9000	5000
15 KINGSTON,	Tenement dwelling.	700	700		Boot and shoe factory.	5550	4415
16 ORANGEVILLE,	Gordon House stables.	B 1000	1000		Furniture.	193	193
		C 1000	None.		Waggon factory.	2370	1000
16 HOLLAND TWP.,	Frame barn.	400	400		Notary's furniture.	1300	1300
16 NORTH AUGUSTA,	Barn and sheds.	1500	None.		Dwelling.	1125	1125
16 TWEED,	Barn and contents.	1000	600	13 St. JOHNS,	Haggard.	1000	900
17 OTTAWA,	Dwelling.	1500	1000	13 LEVIS,	Church.	100	100
20 FARMERSVILLE,	Frame dwelling and furniture.	950	888	13 MONTMAGNY,	Barn and stable.	....	....
	Furniture factory.	2000	None.	15 SHERBROOKE,	Dwelling.	....	....
21 NORWICH,	Barn.	1500	None.	19 QUEBEC (St. Rochs) }	Packing Case factory, Soap } and Candle factory, ma- } chinery and lumber.	25000	5000
21 BEVERLEY TWP.,	Barn and contents.	2500	....		4 Dwellings.	....	....
21 SPRINGFIELD TWP.,	Barn and contents.	1000	400		Leather tips and packing } cases, etc.	....	....
24 WEST FLAMBORO',	Dwelling.	1500	None.	20 SHREWSBURY,	Frame dwelling.	500	500
24 PARIS,	Dry Goods store.	B 2005	1912	23 QUEBEC HARBOR,	Farm dwelling.	1000	1000
	Store (adjoining).	B 131	131	23 MONTREAL,	Schooner Guelph.	20000	....
	Dry Goods.	C ....	....	23 MONTREAL,	S 25, B 173, No. 747, Sa- } loon and dwelling.	321	321
24 GANANOQUE,	Frame dwelling and Custom } house.	C 634	634	26 HAVELOCK TWP.,	Blacksmith's Shop.	600	600
26 LONDON,	Log dwelling.	100	100	26 MONTREAL,	S 18, B 106, No. 147, Paint- } er's Store.	C 750	720
27 BRAMPTON,	Bakery.	....	....	30 MONTREAL,	S 50, B 259, No. 526, Hat- } ter's store and dwelling.	192	192
28 OSHAWA,	Frame Fanning mills.	10000	5000				
28 GUELPH,	Dwelling.	250	200				
28 BOWMANVILLE,	Lumber and frame stable.	448	448				
29 BERLIN,	California block.	B 3500	2500				
	Confectionery store.	C 150	100				
	General store.	C 327	327				
	Barber store.	....	....				
	Furniture store.	....	....				
	Saddler's store.	....	....				
	Tailor's store, &c.	....	....				
29 BELLEVILLE,	Frame barn.	125	100				
29 GARAFRAXA TWP.,	Hay press.	225	225				
29 TORONTO,	Shed.	200	200				
30 GROFTON,	Carriage works and dwelling.	2000	1400				
31 SOPHIASBURGH,	Building and tools.	700	500				

NEW BRUNSWICK.

1 Near Sutton Cross-	R. R. Car and 7 bales of } ing, cotton.	....	....
2 HOPEWELL (Albert Co.),	Dwelling.	800	....
8 PORTLAND,	S 11, B 63, Cotton Mill.	400	No. of made.
17 ST. JOHN,	S 31, B 59, No. 15, Church.	530	530
24 KINGSTON (Kings Co.)	Dwelling.	800	None.

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.	
	Total Losses.	Losses to Ins. Cos.
<b>NOVA SCOTIA.</b>		
2 CANSO (Guysboro Co.) Dwelling.	850	None.
12 MILL VILLAGE (Queen's Co.), Timber.	6000	None.
25 BEDFORD, { Saw mill, spool and box factory.	25000	15000
<b>MANITOBA.</b>		
WINNIPEG, Crockery and glass ware.	2500	2500

**BRIGADE NOTES.**

Brandon City Council has ordered a number of water tanks to be put down for fire purposes, and have purchased a fire engine.

Boucherville, Que., is to have a hand fire engine and hose. The late fire alarmed the worthy Bouchervillians to the extent of a \$250 subscription list.

Winnipeg Fire Brigade have invited the different brigades throughout the Provinces to take part in the day's amusements on the civic holiday.

Chief McRobie has received a donation of \$20 from the Silsby Manufacturing Company towards the establishment of the Fire Brigade Library in Winnipeg; also \$5 from Mr. W. J. Hinman, and three volumes from Mr. D. K. Brown.

A house painter recently wanted to join the fire department in Boston, but as it took him over fifteen minutes to climb a ladder, and then he had to go down again for something he had forgot, they didn't employ him.

Amherst, Nova Scotia, is at last bestirring herself in the matter of protection from fire, and funds are to be raised by the issue of bonds, the proceeds to be applied in securing proper fire extinguishing appliances.

Hochelaga Fire Brigade had a test alarm from Lepine Park, a few days ago, and report themselves as covering the distance, "nearly a mile," in "three-and-a-half minutes," and that in one minute and a-half they had laid 350 feet of hose.

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

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

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- |                |                |                |                 |
|----------------|----------------|----------------|-----------------|
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| Alexandria     | Coborne        | Markham*       | Renfrew         |
| Alliston*      | Collingwood    | Meaford        | Ridgetown       |
| Almonte        | Cornwall       | Merrickville   | Riverside       |
| Amherstburg    | Dresden        | Merriton       | St. Catharines  |
| Amprior        | Drummondville* | Millbrook      | St. Mary's      |
| Anceaster*     | Dundas         | Milton         | St. Thomas      |
| Arthur*        | Dunnville      | Mitchell       | Samia           |
| Ashburnham     | Durham         | Morrisburg     | Seaforth        |
| Aurora         | Elmira*        | Mount Forest   | Shannonville    |
| Aylmer         | Elora          | Napanee        | Simcoe          |
| Baden*         | Essex Centre   | Newbury*       | Smith's Falls   |
| Barrie         | Exeter         | Newcastle      | Southampton     |
| Beaverton*     | Fenelon Falls  | New Edinburgh* | Stayner         |
| Belleville     | Fergus         | Newmarket      | Stirling*       |
| Berlin         | Flesherton*    | Niagara Falls  | Stratford       |
| Blenheim       | Fort Erie*     | Norwich        | Streetsville*   |
| Blyth          | Fort William*  | Oakville       | Tamworth*       |
| Bobcaygeon     | Galt           | Odessa*        | Teeswater       |
| Bolton*        | Geanoque       | Orangeville    | Thornbury*      |
| Bothwell*      | Glencoe*       | Orillia        | Thorold         |
| Bowmanville    | Goderich       | Orono          | Tilsonburg      |
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| Bradford       | Guelph         | OTTAWA         | " II.           |
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| Brighton       | Hamilton       | Paisley        | Tweed           |
| Brockville     | Hastings       | Pakenham*      | Uxbridge        |
| Brooklin*      | Ha-wkesbury    | Palmerston     | Walkerton       |
| Brusselsa      | Hespersoll     | Paris          | Wallaceburg     |
| Caledonia      | Ingersoll      | Parkdale       | Warkworth       |
| Campbellford   | Jarvis*        | Park Hill      | Waterloo        |
| Cannington*    | Kemptville     | Pembroke       | Watford         |
| Carleton Place | Kingcardine    | Peterboro'     | Welland         |
| Cardinal*      | Kingsville*    | Petrolia       | Whitby          |
| Carronbrook*   | Lakefield*     | Point Edward   | Windsor         |
| Cayuga         | Leamington*    | Port Burwell*  | Wingham         |
| Chatham        | Lindsay        | Port Colborne  | Woodbridge*     |
| Chippawa*      | Listowel       | Port Dalhousie | Woodstock       |
| Clarksburg*    | LONDON         | Port Dover     | Wroxeter        |
| Clifford*      | L'Original     | Port Hope      | Yorkville       |
| Clifton        | Lucan          | Port Perry     |                 |
| Clinton        | Lucknow        | Port Stanley   |                 |

## P. E. ISLAND.

- Alberton\*
- Charlottetown
- Georgetown\*
- Princetown\*
- Souris\*
- Summerside\*
- Montague\*

## NEWFOUNDLAND.

- ST. JOHN'S
- Harbour Grace
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### REFERENCE BOOKS.

kville  
ford  
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## PROVINCE OF MANITOBA.

- WINNIPEG
- Emerson
- Portage-la-Prairie

## PROVINCE OF QUEBEC.

- |                  |                   |              |
|------------------|-------------------|--------------|
| Acton*           | MONTREAL          | St. Therese* |
| Aylmer           | Part I.           | Shefford*    |
| Beauharnois      | " II.             | Sherbrooke   |
| Bedford          | " III.            | Sorel        |
| Berthier*        | Nicolet           | Stanbridge*  |
| Brigham          | Ormatown Dr'm*    | Stanstead    |
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| Laprairie        | St. Jerome        |              |
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| Longueuil        | St. Scholastique* |              |
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## PROVINCE OF NEW BRUNSWICK.

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

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