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INSURANCE SOCIETY

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

AND FIREMEN'S REVIEW.

Vol. I., No. 7.
Office: 102 St. Francois Xavier St. }

MONTREAL, JULY 20, 1881.

Subscription:
\$1.50 PER ANNUM.

The Office of
"INSURANCE SOCIETY"

IS IN THE

EXCHANGE BANK CHAMBERS,

No. 102 ST. FRANCOIS XAVIER STREET, MONTREAL.

Annual Subscription (in advance) - - \$1.50

Single Copies (in numbers less than 100) - 0.15

THE essays received in response to our invitation have been submitted to impartial judges, selected by us with help of names as suggested by essayists. The subject was

FIRE INSURANCE IN CANADA.

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

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

and the award is in favour of the essay which was printed in our last month's issue with the motto:—

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

—St. Augustin.

The writer of that essay desires to remain anonymous; we hand him the PREMIUM OF \$25.00 to which the award of the judges entitles him.

While thanking those who have responded to our invitation in this case, we wish them "better luck next time," and have only to regret that the literary talent that must exist among Canadian Fire Underwriters did not respond more readily to the request to aid in discussing faults and proposing remedies.

We say "must exist," although there are serious doubts in the minds of many whether the chief source of trouble among the fraternity be not that in the insane greed and selfish striving after personal gain, any other view than the rapid accumulation of wealth is entirely lost sight of, and books, papers, journals, statistics, and all other methods of improvement, practical and theoretical, are hurled aside in the mad rush after premiums.

And in this rush the wise have to go with the fools: or rather, they say they must, or be driven to the wall.

Would that these few wise ones would make a stand, and in some manner keep aloof for a time, and gradually gather round them the well-meaning, then the generally well-disposed, after that the careless and ignorant class would

follow their lead to do aright; and eventually they might, by their force of character, intellect, talent and morality, succeed in inaugurating a happier state of affairs than the best among them now dare to even dream of.

In recapitulating the fiery disasters that have befallen Quebec, *The Argus* enumerates the fires of '45, '46 and '65, and immediately afterwards calls the conflagration of 1866 a baptism of flame. We don't agree with *Argus*. 1845 was Quebec's baptism. We should say that by 1866 it had accepted the responsibility itself, and has been renewing its obligations ever since at irregular periods, but with commendable tenacity of purpose.

At the last annual meeting of the Liverpool & London & Globe Insurance Company the Chairman touched upon some of the causes that make insurance unprofitable. Competition, which we are accustomed to hear spoken of as the life of trade, is one of the evils. Not legitimate competition, but cut-throat, is what ruins the business. Fair and square rivalry, in which the component parts are energy and honesty of purpose, will not hurt any company that is worthy to do the business. It is the rivalry of sharp practice and unfair advantage that is meant when the managers complain of competition. There is a universal spying of *motes* and overlooking of *beams*.

THE Insurance Journals in the United States owe much to Pennsylvania and its Mutual Benefit Frauds. When the printer sends up word that there is room for two more pages of matter, the editor looks ruefully round for some subject on which to spread himself. His face lights up as he thinks of the Octogenarian Mutual Benefit Life and Death Association, of Hay-Stackville, which he forthwith proceeds to make mince-meat of in an elaborate article, while the sub-editor bowls over the Sleepy Hollow Agriculturalists' Mutual Aid and Sure Mortality Society, and the office boy fires off small items hap-hazard, trusting to the vulnerability of the enemy, to make a hole somewhere.

THE *Argus* in bemoaning the non-advent in America of the Scottish American Accident Insurance Co., says: "We have, it is true, the Travelers', a fine company, but it is only one, and the very fact of its having a

monopoly, of there being no competition, tends to repress any special interest in the business." We beg to introduce *Argus* to the Accident Insurance Co. of North America, whose Head Office is in Montreal, Canada. This Company has just entered the United States field with Messrs. H. S. Bull & Co., of Albany, as Agents for the State of New York. Treat yourself to a policy in the new Company, *Argus*, because the next time you make such a slip as overlooking a pushing Company, you may fall and hurt yourself.

WE are indebted to the recent number of the *Monitor* for the information that an agent in Scranton, Pennsylvania, who lost his company, published a notice to the effect that he was glad to be rid of it, "because they wrote manufacturing risks in the town over his head." The agent here referred to evidently lives "down in a coal mine" at Scranton, and it certainly was very bad taste on the part of his company to write manufacturing risks in the town over his head, as the noise accompanying that operation must have had a distracting effect upon the brain of the lowly dweller. Or, perhaps, there is an aerial city or Upper Scranton, to which the good, rate-abiding, non-mutual-benefit Agents of Pennsylvania are elevated, from whence they annoy the unregenerate underwriter, such as this one must have been, by writing manufacturing risks at adequate rates, and making much noise thereat.

A CORRESPONDENT of one of the city papers complains of the want of proper police regulations at fires. Referring to the fire at Ramsay's paint works, he says:—

"The firemen handled the fire on Inspector street admirably this morning; so much so, that what threatened to be a most dangerous and spreading fire was soon under control. The police, however, were few, the crowds (as usual) impeded the firemen, carts and different vehicles drove over the hose, the Chief (Patton) got abused for ordering carters back, and for putting them off the hose."

It is a matter of wonder that more accidents do not occur, both to the firemen and to citizens, in some of our narrow streets, which are scarcely wide enough to allow the proper working of the fire appliances, without the unnecessary crowding of useless outsiders. Ropes should be at once stretched around the endangered locality by the police, within the bounds of which none but those engaged in subduing the flames and saving property should be allowed.

THE burning of several light-houses during the last month should serve to call the attention of the Government to the danger of having these structures of wood. At Quaco, N.B., on the 17th of June, the light-house keeper had a narrow escape. In the building was stored a year's supply of coal and oil, which when once ignited made short work of the structure. The burning oil, floating on the waters, hemmed in the unfortunate man, until a providential breeze opened a little space of clear water, into which he plunged and swam to a rock near by, where he remained until taken off next morning by a boat sent to his rescue. It is not only

the safety of the inmates of some such isolated light-house that is to be considered, but also the danger to shipping, for it is not difficult to imagine disasters most probable to occur on a dark and stormy night in the event of a wooden light-house being destroyed. Stone or iron are the most suitable materials for the construction of such buildings. The latter material would seem to possess all the qualities necessary, and if built after the manner of our railway bridges would give all the strength necessary without offering such a surface of resistance to the winds and waves as solid stone must give.

The age and position of the Quebec Fire Insurance Company, and the trials it has surmounted in previous years, combine to make any information regarding its future a subject of interest to the public. To quote from an official source: "The 'Quebec' has been in existence since 1818, and has met with many heavy losses in its time, all of which have been paid in full, as will be done in this present instance. The Company continues to do business, and the public have shown confidence in it as appears by the new business and renewals daily coming in. "That the 'Quebec' is able to pay its losses in full, which amount to \$350,000, is a fact easily proved by a perusal of the last Government Insurance Returns; but in doing so its capital will be so much impaired that to retain the confidence reposed in it, and in fact remain solvent, immediate steps must be taken to repair its loss, by a reconstruction of its capital, which might be reduced and made a paid-up capital, by the calling in of the present 35 p. c. unpaid stock, or by a subscription of new stock to cover the present loss. If the shareholders are prepared to make the effort, there is no reason why the 'Quebec' with its established business and the confidence inspired by the payment of its losses, should not speedily repair the position it occupied up to the evening of the 8th of June last. We have two suggestions to offer; the first by way of a question. Would a similar conflagration in St. Sauveur, St Rochs, or any other timber-lined part of Quebec, find this Company in a similar position as regards the massing of its risks, and consequent loss thereby? If so, there is room and necessity for a speedy and vital reform. And secondly, we would recommend a strong advocacy by them of the local board system for Quebec city and suburbs, at least, which system has not in the past received the strong countenance of this Company, and without which the ancient capital will never be anything but a broad road to destruction.

The Ottawa and Hull lumber yards have always been an object of painful interest to Insurance Companies, especially during the summer months, at which season the lumber is dry and very inflammable. Last month some interesting and important tests were made on Victoria Island, in order to test the capacity of the water-works system in furnishing large streams of water, if required in case of an extensive conflagration among the lumber piles. We clip from the *Ottawa Herald* the following:—

The tests were made under the direction of Mr. Surtees, City Engineer, Chief Young, City Fire Brigade, his Deputy Chief, and Guardians Stanford, Manners, Johnstone and Mills. Mr. William

Perry, jr., a well-known and expert mechanic of Montreal, Mr. Gilbert, of the *Herald*, and several gentlemen interested in the lumber business as carried on in the numerous mills on the Island were also present.

The tests were merely preliminary to others of a more extended nature, which will follow. The hydrant chosen to furnish the water was the last one on the Island, and it is attached to a five inch main, which runs from another eight inch main leading from the pump house, nearly three-quarters of a mile away. By previous arrangement the engineer on duty at the pump house was instructed, on receiving one blow on his fire alarm gong, to increase his water pressure from the domestic supply pressure of 87 lbs to the square inch to 115 lbs, and no more, although he could have given double that pressure with ease, and without using his reserve set of pumps. A gauge was attached to the hydrant above the one used, in order to show the decrease in pressure on the different streams playing when the lower hydrant outlet or outlets were opened.

THE FIRST TEST was through 150 feet 2½ inch ordinary hose, 1½ inch Canadian nozzle. Distance thrown 120 to 130 feet. The upper hydrant with gauge previous to turning on the water indicated 120 lbs. After streams were playing, 95 lbs.

SECOND TEST.—Two outlets of hydrant connected by means of a Y to 150 feet of 3½ inch hose ending in a large branch and 1½ inch, bell shaped, English nozzle. Distance thrown 125 to 135 feet. Pressure at upper hydrant 70 to 75 lbs.

THIRD TRIAL.—Same as last with two-inch bell shaped English nozzle. A great body of water was thrown 110 feet. With 50 lbs more pressure from the pump house a magnificent body of water would have been projected, but, the pressure, as before stated, was limited to 115 lbs. The pressure at the upper hydrant during this test was 65 lbs.

FOURTH TEST.—This was the most practical and satisfactory of the series. Two lines of 2½ inch hose, 50 feet each in length, were run from both outlets of the hydrant into a receiving Y and the branch screwed directly on to this, and a 1½ inch English nozzle put on. A magnificent jet was the result, and the distance thrown was greater by 18 feet than the best throw yet made, thus illustrating the gain in volume and force at the nozzle, the result of the friction overcome in using the two lines almost directly into the branch-pipe. Pressure at upper hydrant 77 lbs.

FIFTH TEST.—Two separate lines of 2½ inch hose from hydrant, 1½ inch nozzle. Two splendid streams resulted in same distance as last test. On putting the streams to the top boards of a lumber pile, the boards were easily lifted away.

During the tests a half gale was blowing, which cut down the streams to a great extent.

Other experiments, we are informed, are to follow, when a gauge will be attached to the outlets, and a nozzle used with direct attachment into the hose, and no branch-pipe.

If these experiments result in a better system of fire protection it will be a matter for congratulation to the residents and property owners in the locality as well to Insurance Companies, but hardly of sufficient weight to bear down the rates 50 per cent. (which reduction will, no doubt, be asked) for the present rates are low enough for such a district though it were possessed of the best fire brigade and appliances in the country.

Some individual, most probably possessed of the common and erroneous idea that Insurance Companies should be made to accept good and bad business alike, and pay up promptly without any investigation into causes of loss, has fallen foul of the St. John, N. B., Board of Underwriters. The question at issue is Gasoline. In reply to a letter of the above mentioned individual, who signed himself "Light," we quote from one written by Mr. James Macgregor Grant, President of the Board, in the *St. John Globe* :—

"The 'Board' is not a 'ring' or 'clique'; it is simply an organization formed for the joint benefit of the insurance companies and the citizens. Its objects are to lessen the danger of fire by period-

ical inspections of buildings, especially stores and manufactories, to assist the fire department and police in enforcing the laws for the protection of life and property from fire, to see that the Building Act is strictly carried out, to afford information to parties building, in regard to precautions against fire, so that their insurance may be placed at a low rate, to prevent, as far as possible, 'over insurance' of property, and, lastly, to frame from time to time an equitable system of rating for the various classes of risks. That these are legitimate objects for the support of an organization, no reasonable person will deny, and the usefulness of the Board is now greatly admitted by the public."

The above quotation would form a very fair platform for agents, in any locality, contemplating the formation of a local board. Mr. Grant continues :—

"It is well known amongst us that were it not for the urgent remonstrance of our Board after the great fire of 1877, we should have been cursed with another mass of shingle roofs in the burned district, and furthermore many of the necessary precautions to prevent the spread of future fires would have been neglected."

He then goes on to say :—

"In respect of the Gasoline question: the danger of using the products of naphtha for illuminating purposes in dwellings or factories has been so ably demonstrated in the *Sun*, that I need not call attention to the matter, except to remark, that as regards the Insurance Companies, they can, to a great extent, protect themselves from the consequences of its use, by simply raising the rate of insurance on the building in which it is used. I introduced the subject in the Common Council, not as the representative of an Insurance Company, but as a civic representative, bound in duty to see that the laws for the protection of life and property in this city are rigidly and impartially enforced."

It was the introduction of the subject at the City Council by Mr. Grant that raised the ire of "Light." He could not see that Mr. Grant's experience as an underwriter was of value in the deliberations of that body, he merely saw in him the representative of a number of influential corporations who, for their own benefit, wished the city to take action in the matter. Such is too often the opinion of the unthinking public, not seeming to understand that the interests of the honest public are identical with those of these very corporations whose money has flowed so freely in the past for the rebuilding not only of St. John, but of many other Canadian towns and cities.

Mr. Grant remarks above "as regards the Insurance Companies they can, to a great extent, protect themselves from the consequences of its use, by simply raising the rate of insurance on the building in which it is used." Well, perhaps they can down in St. John where sea-air invigorates the united muscle of the Board; but it is different with us poor inland dwellers; our muscles are soft, and the rates, though small, are heavy, and we are not united; but perhaps we will all give a big shove together some day.

MUTUAL BENEFIT INSURANCE.

THE invasion of this Province a few months ago by an American Mutual Benefit Life Insurance company, and the large amount of business said to have been transacted by it here, have brought into discussion the method of business pursued by these organizations. In examining the nature of the insurance offered by a life company, one permanent consideration must always prevail—that

of the value of the security afforded. No one ever effects an insurance in the belief that the benefit is to be reaped within a short period; on the contrary, every one, while preparing against the unforeseen, anticipates his becoming a charge upon his insurance company only when the decrepitude of old age carries him to the grave, and it is to the probable resources of the company and its ability to discharge its obligations in the far-off future, that regard must be had, rather than to the competency of the organization to maintain itself for a few years to come. It may, therefore, be laid down as an axiom in life insurance, that, no method of business is worthy of success or should receive the patronage of the public, which does not provide ample safe-guards against the contingencies of the future. The mere fact that a company offers to effect an insurance at an extremely low rate is not a sufficient reason for bestowing patronage upon it; indeed, speaking from general principles, cheap insurance is bad insurance, because in nine cases out of ten, it is no insurance at all. Among companies pursuing the ordinary method of business, there is constantly found a variableness in the rates, but the differences are comparatively small, and are easily and satisfactorily accounted for by such causes as the age of the company, the economy with which it is managed, the proportions of its business, the expenses of conducting which are in a decreasing ratio to its growth, the nature of its investments, and like considerations. Upon the character of these will depend the rate at which the company can afford to effect an insurance. But we repeat that the difference in rates due to such causes, are generally of small consideration, as all the companies follow well-defined and approved principles of business. They make a deposit proportional to their business with the Government, as a guarantee to insurers; they have investments, the extent and character of which are attainable by every one, and they are backed by large actual and subscribed capital. But mutual benefit companies pursue a very different system. They have no capital, make no deposit with the Government, have no invested funds. Not, therefore, being compelled to maintain a large staff of officers to transact the business, to earn such profits as will permit of the payment of dividends to shareholders, having no money locked up with the government, they are in a position to effect insurance at very low rates of premium. But they fail to provide the insurer with what above all things he requires, a guarantee of the payment of the policy when demanded. These mutual benefit companies can offer no security other than the honour and financial standing of their members, and we submit that such a security is not a sufficient one. It is too indefinite, it assumes too great a risk, it imposes on the insurer the obligation of paying, while giving him in return no guarantee of the value of the investment. When these objections are pointed out to the promoters of these mutual companies the answer is based upon a supposititious case. They say that if you take a period of ten years as an example, under the regular system the insurer will pay in the shape of premiums probably \$250, while under the mutual system the premiums will amount to only \$125, a saving of one

half to the insurer, and if it is answered that under the regular system the insurer can obtain at the end of ten years, presuming he is unable longer to pay his premiums, a paid-up policy for a considerably larger amount than he has invested, they will tell you that if you give them the \$125 that has been saved under the mutual system in the ten years they will purchase for you a paid-up policy for a still larger sum. This reasoning, however specious, is wholly unsound for two reasons, first, because within the ten years a disease may have been contracted by the insurer, which will prevent his obtaining a new insurance, and secondly, because no one who is unable to continue the payment of his premiums to a regular company, is in a position to furnish \$125 for a new insurance. The very essence of insurance forbids the adoption of the mutual system, as practised by these American benefit companies, inasmuch as every payment to a regular company is a provision for the future, a provision against all contingencies, the inability of the insurer to continue his premiums, equally with his death in good standing, while the mutual method offers absolutely no security against the former contingency, and only the honor and financial resources of the members against the latter. Nor is it true that the saving on yearly premiums is so great as appears upon the surface, inasmuch as the profits of the regular companies are added to the amount of the policy and accrue just as directly to the insurer as if he were paying a smaller yearly rate of premium. Indeed the regular system is even better than the mutual one since it assists the insurer in the object he is striving for, the making of provision for the future rather than adding in a small way to his income for present expenditure. But there is another objection, and a very potent one, against this mutual system, and it is the absence of control over the management of the company. There are no stockholders whose investments make them vigilant in respect to the administration of the company; there is little or no means of determining the honesty of the assessments, and no check upon the expense account. All that is necessary to the organization of a mutual benefit company, is half a dozen individuals as a board of directors; they may or may not be men of standing in the community; men of honor and integrity; men who will faithfully discharge the duties of their office; but so far as three-fourths of the insurers of the company are concerned it is well-nigh impossible to determine these questions. We are therefore strongly of the opinion that insurers should give a wide berth to the mutual benefit companies, because of the absence of control over the executive, the illusory character of the lower rates of premium offered, and more particularly because of the want of definite, certain security, the determining question of the value of an insurance. It is proper to add that in the category of mutual benefit insurance companies we do not include those benefit society companies whose business is confined to the city or town in which the society is established, the members of which are well known to one another, and which may in a small way discharge their functions to the advantage of the members.

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QUEBEC.

On the morning of the 14th, inst., a deputation of Insurance Managers from Montreal held a conference with the Mayor and Council of Quebec. The deputation consisted of Messrs. Thos. Davidson, North British and Mercantile; A. M. Forbes, Queen; G. F. C. Smith, Liverpool and London and Globe; and Jas. Davison, Royal Canadian, while Mr. Spier, L. & L. & G., Mr. Laird, Local Agent of the North British and Mercantile, and Mr. Champion, Local Agent of the Royal, were also present.

The following information was elicited in answer to questions put by the members of the deputation.

Many of the houses had been built before the passing of the by-law against the erection of wooden buildings; The city had insisted on prosecutions being taken against all offenders under the law, and judgments had been obtained in hundreds of cases against delinquents, and were now lying in pigeon holes. The act required the Sheriff to execute the judgments and demolish the buildings in question; but he had been prevented from accomplishing this duty by the populace, and not being an officer of the corporation, was, of course, beyond their control.

There is not that want of water that is generally supposed. At the very last great fire the Clapp & Jones' steam fire engine, when it got to work, played good streams from the cistern near No 2 station for five consecutive hours. There are also two other large wells in the upper suburbs, and in Lower Town the unfailing supply of the St. Lawrence is always ready to be utilized by three Fire Engines.

The wages received by the Firemen range from 8cc. to \$1, a day, with lodging and fuel.

A serious blunder was committed at the great fire. At the time of the alarm the water was not really out of the ward, and had the stop cock at the foot of Claire street been properly used, the supply of water which was then passing on its way to St. Roch's, could have been arrested and made available.

It was over half an hour from the time the alarm was given until the engine was at work. An attempt was made to justify this delay on account of the distance from the cistern at the Berthelot Market to the scene of the outbreak of the fire, which was stated to be over half a mile. This was contradicted by one of the Aldermen. (The actual distance is about 1,100 feet.—ED.)

The Fire Committee have asked for 4000 feet of new hose, and will probably be empowered by the Council to buy 2000 feet, which last amount would do well enough; but the best way of getting it was to ask for double the quantity. The Committee also intend purchasing four more horses for the steam engines, and engaging two more good engineers as soon as possible, there being but one engineer at present for three engines.

The City Engineer is also preparing an elaborate report upon the City's water supply, and other details are shaping themselves in the direction of further improvements in Fire and Water-works departments, and will shortly engage the attention of the Council.

These particulars have been gleaned from a report in the *Quebec Chronicle* of the 15th inst.

"WAS THE LESSON LEARNED?"

This is a question that the Companies doing business in St. John, N. B., may well ask. Four years have passed since the *great experience*, and during that time St. John has been gradually re-creating itself. During the first year the amount of building was very great, but since that time it has been slow enough to be very sure; yet the result of four years' labour can hardly be

said to be satisfactory, when looked at from an Insurance point of view.

The following statement will show the number, construction, and value of buildings erected in the burnt district each year since the conflagration:—

	Brick and Stone.		Wood.	
	No.	Value.	No.	Value.
1877-8	352	\$3,456,200	536	\$739,332
1878-9	61	566,800	103	152,270
1879-80	15	82,700	23	21,225
1880-1	10	132,100	21	24,060
	438	\$4,237,800	683	\$936,887

The value of buildings erected outside the burnt district in 1877-8, was \$100,000; in 1878-9, \$92,000; in 1879-80, \$20,000; in 1880-1, \$26,755. The total value of buildings erected in St. John since the fire is therefore \$5,413,442. These statistics, taken from the *St. John Globe* of the 17th June, are not of a character to make one think that St. John is more afraid of fire than any child that has not been burnt. We take it corporations labour under the impression that conflagrations are like some virulent diseases, only to be contracted once, Quebec being one of those extraordinary exceptions that only add emphasis to the rule. To its Board of Underwriters St. John owes any benefits to be derived from improved building laws; but unless the citizens can be made to see the necessity for great care in such matters, the most conscientious efforts of those who know, are of little avail.

DO PLANS PAY?

In our January number, under the above heading, we asked two questions of Managers and Agents who have systematically used Block Plans—

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

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

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

In the light of the late Quebec fire we would add a third—

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

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

However, as the statements would unnecessarily irritate many able and true-hearted men whose grievance it is that Directors and Head Offices will not allow

them the necessary funds and equipments to successfully carry out their idea of a well-equipped system—and, as we trust that the vigorous impetus that the St. John conflagration gave to the plan system will be now repeated with such additional zest that the ultimate general adoption of the system will become a matter of certainty; therefore, we simply repeat the figures culled from the Annual Reports of Insurance Companies for 1879, and supplement them with others compiled from 1880 statements:—

From the Dominion and Provincial Insurance Superintendents' Reports, the ratio of Losses and Expenses to Premium Receipts (adding 10 per cent. for Foreign Head Office Expenses) are:

In 1879—16 Companies supported plan system.
11 Companies took occasional plans.
10 gave no support.

	Losses.	Expenses.
16 supporters.....	61 per cent.	31.55 per cent.
11 some plans.....	75 “	32.25 “
10 none.....	92 “	35.40 “

In 1880—13 Companies supported plan system.
15 took occasional plans.
7 gave no support.

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

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

SOCIETY NOTES AND COMPANY ITEMS.

Mr. Archibald McGoun, Sr., Secretary-Treasurer of the Citizens' Insurance Company, is at present in England, on a pleasure trip.

Mr. D. H. Anderson of Liverpool, Inspector of the Norwich Union Fire Insurance Society was in Montreal from the 1st to the 5th July.

The Joliette Mutual Fire Insurance Company is like many men, better known by the size of its funeral than by its living virtues.

The well-known firm of White & Weatherhead, Insurance Agents of Brockville have dissolved partnership. The business being carried on by Mr. G. H. Weatherhead.

The Hartford Fire Insurance Company has obtained the services of Mr. P. C. Royce as Assistant Secretary. Mr. Royce was, until his resignation to accept his present position, the Secretary of the Girard Fire Insurance Co.

It is currently reported that door knockers are coming into vogue in Quebec instead of bells, as anything like a hurried ring will throw a whole family into consternation; under the impression that it is a fire alarm.

The Northern Assurance Company has lost the services of Mr. Fletcher, who has retired from the management after 35 years service. He is succeeded in office by Mr. Manner-ing and Mr. Valentine as joint General Managers.

There are quite a number of Insurance men of note from the Colonies and United States, in England at present, and among the number are Mr. M. H. Gault, M.P., of Montreal, and Professor Cherriman, Insurance Superintendent, of Ottawa.

Mr. E. A. Walton, who for more than twenty years has held the position of Secretary of the Citizens' Insurance Company of New York, was, at a recent meeting of the Board of that Company raised to the Vice-Presidency, Mr. F. M. Parker, being elected as Secretary in his place.

Bush fires in various parts of the Province have done great damage, not only to timber limits, but to agricultural interests. Our farmers are beginning to see the great value of wire fencing as a preventive against spreading fires among crops, there being nothing to burn except posts, which cannot ignite from each other.

The London and Lancashire Fire Insurance Company under the management of Mr. F. A. Ball, the chief agent in Canada, have their Canadian Head offices in *The Mail* building, Toronto. The Company has a subscribed capital of \$9,260,000, with assets of \$2,605,925, and a reserve fund of \$1,268,645. Mr. T. M. Pringle, late of the Quebec Insurance Company, will be the special agent for Toronto.

Mr. Louis H. Boulton, who, since the resignation of Mr. F. A. Ball, has been Acting Manager of the British America Insurance Company, has been formally elected to the position of Actual Manager. Ever since last February the Board have been able to judge of Mr. Boulton's fitness for this position, which he has in reality held during that time, and by their present action have only certified to the reputation already achieved by that gentleman as an underwriter.

The Eastern Marine Insurance Company held their organization meeting at St. John, N.B., on July 2nd, at which the following directors were elected: John Tucker, Chas. W. Weldon, M.P., Chas. F. Kinnear, Henry Jack, W. W. Vanward, L. L. Bevan, and J. De Wolf Spurr. The Directors subsequently appointed John Tucker, Esq., late Lloyds Agent, as their President; Chas. F. Kinnear, of Messrs. Kinnear Bros., Vice-President; and Mr. M. B. Edwards, Discount Clerk at the Bank of New Brunswick, Secretary.

The Reliance Marine Insurance Company, (Limited), of Liverpool, England, have opened a Canadian branch this spring under the management of Mr. Percival Tibbs. The Company has a cash capital of \$2,000,000, and has a Board of Directors, whose names stand high in the Commercial and Shipping Interests of Liverpool. The underwriter, Mr. C. B. Vallance was for many years Underwriter of the "Maritime Insurance Co.," and brings with him a large experience and connection. The Company has already done a good business at home, its shares being quoted at a high premium, and its General Agency here is making large strides for a fair share of Canadian business.

The Case of the Hamilton Mutual Fire Insurance Company, which has lately applied to the Court of Chancery to appoint a Receiver, is an example of a boy trying to do a man's work, a very laudable effort which must, however, be judged from its practical results and not from its theoretical hopes. Instead of concentrating its system and distributing its risks, it dissipated its strength in several branches. It tried too much. It might say in the words of the Poet:—

"Too soon and sudden up the way,
I hurried in the Spring of Life;
I did not reach—was it a crime,
That any life knew no summer-time."

In reference to the above the *Monetary Times* well remarks: "The assets of the Mutual Insurance Companies are often slow of realization, and hence the absolute necessity of maintaining a cash reserve."

BRIGADE NOTES.

ST. HENRI has a fire alarm in operation. Let all our suburbs go and do likewise.

SHERBROOKE.—One of the members of the Sherbrooke Fire Brigade was seriously injured while practising for the hose reel race of the 1st. inst. The horse ran away breaking the reel, a portion of which struck the man on the side, inflicting a dangerous wound.

MONTREAL.—The Fire Department recently purchased for the use of the City Brigade, about 2,000 feet of new hose. It is made of cotton lined with rubber. The cotton exterior is not manufactured by Canadian cotton factories, but is imported from the States and lined here by Canadian rubber companies.

GUELPH.—On the strength of a \$10,000 by-law to be submitted to the rate-payers, the Water Commissioners of Guelph let contracts of excavating and piping for an extension of the mains. And now the by-law has been defeated. This was one of those eggs we occasionally hear of as being enumerated too early in the spring.

RIVERSIDE is in throes over the question whether it will have two large or four small tanks for Fire Brigade purposes. We would offer the suggestion that they can't have too large tanks, for small tanks are useless, only we might be asked as the Toronto Fire Brigade were, when they went to the assistance of the Riversiders lately: "Who's running this fire, any way, we or you?" Toronto collapsed, so do we.

WINDSOR.—A resident of Windsor writes: "We claim to have the best Volunteer Fire Department in Canada. With our Waterous system of water-works, it is almost impossible for a building to be totally destroyed. Since the organization of the department in 1872, we have not had a single loss on which we have not made salvage. The fire on the 11th June promised to be a large one, had it not been for the prompt action of the men. We had one stream on in four minutes after the alarm was given, and three streams in four and a half minutes."

The Companies represented by Mr. McCrea all subscribed liberally towards the fund for defraying the expenses of the Firemen's demonstration on the 14th, inst. The exertions of the "boys" are evidently appreciated in Windsor.

MARINE.

The official exhibit of the business done during the month of May by the companies insuring grain cargoes out of the Chicago pool, all business and earnings, the profits being divided *pro rata*, show that the total risks taken during May amounted to \$4,978,192.71, and the premiums \$22,831 05.

On the 9th June a meeting of Insurance Agents was held in Milwaukee, when a grain cargo pool, similar to the one in Chicago, was organized. The apportionment of shares to the different companies is as follows:—

SHARES.	SHARES.
Etna..... 7	Buffalo, of Buffalo 3
Phenix..... 6	Mechanics and Traders'... 5
Orient Mutual..... 5	Western, of N.Y..... 4
Continental 6	Manufacturers'..... 4
Traders' 6	Manhattan 3½
Northwestern National... 6	Detroit Fire and Marine.. 4
Philadelphia..... 5	New England..... 3
Great Western..... 5	St. Paul Fire and Marine. 3½
Boston Marine..... 4	Mercantile..... 3
Shoe and Leather..... 3	Lamar 2
British America..... 4	Tradesmen's 3
Greenwich..... 3	Union..... 2
Total number of shares.....	100

Professional Cards.

ROBINSON & KENT,
BARRISTERS, ATTORNEYS, SOLICITORS,
Notaries Public, Conveyancers &c.,
Victoria Chambers, No. 9 Victoria Street, Toronto.
J. G. ROBINSON, M.A. HERBERT A. E. KENT.

INSURANCE DECISIONS.

PRIVY COUNCIL.

MOORE v. THE CONNECTICUT MUTUAL LIFE INSURANCE CO.
(Under appeal from Supreme Court of Canada.)
Life Insurance—Alleged Misrepresentation on part of Applicant.

This is the case in which on the death of Charles Moore, late of this city, the plaintiff's husband, the Company refused to redeem the policy on his life, on the ground chiefly that the questions submitted to the applicant at the time of Insurance had been improperly answered. To the question as to whether he had "any other local disease or personal injury," than the lake fever he had acknowledged, the plaintiff replied, "No." It was shown at the trial that some fourteen or fifteen years before, deceased was thrown out of a buggy, falling on his head, and that there was a depression and loss of part of the skull. The jury held that fair and true answers had been given to all the questions, and a verdict was entered for the plaintiff. The Court of Queen's Bench, on appeal, affirmed the decision. The case was then taken to the Court of Appeals, and the appeal was dismissed, the Court being equally divided. The Supreme Court had the case before them, and sustained the decision of the Queen's Bench, and the Company then appealed to England. The present decision, it is seen, is in accord with that of the Supreme Court. The amount of Mr. Moore's policy was twenty-five thousand dollars.

SUPREME COURT OF CANADA.

QUEBEC.] [June Session.
VEZINA v. NEW YORK LIFE INSURANCE CO.
Life Insurance—Insurable Interest—Transfer—Wager Policy—Payment of Premium.

One Gendron made the Application to Respondents' agent. The applicant was personally at Quebec for an insurance on his life, and signed, underwent a medical examination, and the application, the medical examiner's report, together with the certificate of a friend answering certain questions put to him by the Company, were transmitted to the Head office at New York. The application of Gendron was acceded to, and the policy, which is set out in the declaration, executed, whereby Gendron's life was insured from the date of the policy for one year upon payment of a certain premium, and to be continued in force by the annual payment of the premium.

The policy was then transmitted from the Head office to the agent in Quebec, to whom the application had originally been made. The policy was not delivered for some time as Gendron was unable to pay the premium, when one Langlois approached by Michaud, who had been entrusted by Gendron with a blank assignment, paid the premium, and thereupon the transfer of the policy was made to Langlois, who received the policy and held it as the assignee of the assured; subsequently Langlois assigned the policy to the Appellant, and all premiums up to the death of Gendron were paid by the assignees of the assured. The principal question which arose on this appeal was whether this was a wager policy obtained by Gendron's assignees, and whether there was an insurable interest in it. Prior to Gendron's death the general agent enquired into the circumstances of the case, and authorized the agent, Michaud, to continue to receive the premiums from the assignee.

Held,—That at the time Gendron applied for an insurance on his own life, and his application was acceded to, and the policy sued upon executed, he effected *bond fide* an insurance for his own benefit, and as the contract was valid in its inception, the payment of the premium when made had relation back to the date of the policy, and the mere circumstance that the assignee (the insurance having been effected without his knowledge, and there being no collusion between the parties) paid the premium, and obtained an assignment would not make it a wagering policy.

Gwynne, J., dissenting.]

SUPREME COURT.

ONTARIO.]

[April, 1881.]

SUMMERS V. COMMERCIAL UNION ASSURANCE CO.

Interim Receipt—Agent, Power of, broken cannot bind Company.

This was an action brought on an interim receipt, signed by one D. Smith, as agent for the respondent Company at London. One of the pleas was that Smith was not Respondent's duly authorized agent, as alleged. The General Managers of the Company for the Province of Ontario, Messrs. Westmacott & Wickens, had appointed, by a letter signed by both of them, one Williams as General Agent for the City of London. Smith, the person by whom the interim receipt in the present case was signed, was employed by Williams to solicit applications, but had no authority from or correspondence with the head office of the Company. In his evidence Smith said he was authorized by Williams to sign interim receipts, and the jury found he was so authorized. He also stated that Westmacott was informed that he (Smith) issued interim receipts, and that Westmacott said he was to be considered as Williams' agent. There was no evidence that Wickens, the other head officer, knew what capacity Smith was acting in.

Held, affirming the judgment of the Court of Appeals for Ontario, that Williams had no power to delegate his functions, and that Smith had no authority to bind the Respondent's Company.

QUEBEC—SUPERIOR COURT.

TASCHEREAU, J.]

[MONTREAL, June 18.]

SEMMEHAACK V. CANADA FIRE & MARINE INSURANCE CO.

Fire Insurance—Change of Ownership of Goods Insured

Held, where the policy prohibited change of title without the permission of the Company, that a sale of the property, by way of protecting a person becoming judicial surety, the resolution of such sale depending on the termination of the suretyship, made the policy null.

The action was against an Insurance Company on a policy of insurance, by which the Plaintiff's stock-in-trade, consisting of fancy goods, was insured against loss by fire.

The principal plea of the Company was to the effect that, contrary to a condition endorsed on the policy, a sale and transfer of the goods of Plaintiff had been made to one Fox, in consideration of a certain suretyship entered into by Fox in favor of Plaintiff's brother, in order to obtain the release of the brother from jail.

To this the Plaintiff answered that there had been no delivery of the effects mentioned in the deed of sale, that the stock had always remained in Semmelhaack's possession, and the deed was without effect.

Condition No. 2 on the back of the policy was as follows:—"Without written permission of the Company, it will not be liable for loss or damage . . . if any change takes place in the occupation, location, title or position of the property herein specified. In every case without such permission, this policy is void, and all insurances thereunder immediately ceases and determines." It appeared that Semmelhaack had, without the consent of the Company, transferred his stock to one Fox, the consideration being that Fox had become surety in a proceeding for liberating Semmelhaack's brother from jail, in which he was confined under a *capias*. The same day Fox gave Semmelhaack a power of attorney to continue the business.

The Court sustained the plea and dismissed the action, the judgment being as follows:—

"Considering that by deed of sale made and passed at Montreal, before Perrault, Notary, on 28th July, 1879, the Plaintiff had, before the fire alleged by him, sold, conveyed and transferred to one Fox, present and accepting thereof, all his stock-in-trade, which was the same as that which formed the object of the insurance effected by the Defendant in and by the policy of insurance bearing the No. 15,887, mentioned in the declaration and pleas in this cause; considering that the consideration for the said sale was a judicial suretyship into which the said Fox was to enter, and into which he did, in fact, enter on the same day, at the request of the Plaintiff, in a certain cause heretofore pending before this Court under the No. 1,989, in which Leo Hamburger was Plaintiff, and William Semmelhaack (brother of the present Plaintiff) was Defendant, and imprisoned in virtue of a writ of *capias ad resp.* issued in this cause. Considering that the said sale was made under the resolute condition that as soon as the said Fox should be liberated from the said suretyship, the said sale should be dissolved, and the parties thereto placed in the same position as if the said deed had not been passed, but that the said resolute condition has merely had the effect of making the dissolution of said deed conditional, and that immediately upon the passing of said sale

the ownership, pure and simple, of the said stock-in-trade passed from the Plaintiff to the said Fox, who was the proprietor at the time of the fire, and even when the action was brought; considering that by the express and formal will of the parties to said deed, the same had its full and entire effect immediately, the Plaintiff at once losing the legal control and possession of the said stock-in-trade, which was placed under the control and in the hands of the said Fox; the latter having, by deed passed on the same day, named the Plaintiff as his agent and mandatary for the administration and sale of the said stock-in-trade, and the Plaintiff obliging himself to render an account of said administration to said Fox, and to hand him all the proceeds of retailing the said stock-in-trade; considering that the said deed of sale of 28th July, 1879, was not revealed to the said Company Defendant, which did not consent to, approve of, or participate in the said deed; considering that the dissolution of the said deed of sale, supervening after the said fire and since the institution of the action, cannot affect the rights of the Company Defendant, or its responsibility in this cause; considering that in virtue of Articles 2576, 2483, 2475 and 2571 of the Civil Code, and of the condition No. 2, attached to the said policy of insurance, the said policy of insurance has become null, and the said insurance has been terminated by reason of the said sale and cession effected without the consent and participation of the Defendant, maintains the plea declares that the said policy of insurance has been annulled and rendered of no effect, and the said insurance terminated before the fire alleged in the declaration, and dismisses the Plaintiff's action with costs, etc."

QUEBEC—QUEEN'S BENCH.

DORION, C. J.]

WILEY (Plaintiff in the Court below) Appellant, and THE MUTUAL FIRE INSURANCE CO (Defendants below), Respondents.

Fire Insurance—Policy voided by transfer of property in violation of Conditions—Consent of Sec.-Treasurer not binding on Company on such violation.

This was an appeal from a judgment of the Superior Court at Sherbrooke, dismissing an action brought by the Appellant on two policies of insurance. These policies were issued in favor of one W. W. Paige. The Court below dismissed the action, among other reasons, on the ground that at the time of the fire Paige had ceased to be owner of the property, and the policy had become void. His Honor, after referring to the various transactions, the insolvency of Paige and the transfer of the property, said the Court here were of opinion that the action had been properly dismissed, and they came to this conclusion upon the ground that there had been a change of title. It was not merely a change from the Insolvent Paige to the assignee, but from the assignee to the sureties of the insolvent. The alleged consent of the Secretary-Treasurer could not bind the Company. The condition of the policy having been violated, the action could not be sustained. Judgment confirmed.

TORONTO LETTER.

To the Editor of INSURANCE SOCIETY:

Since my last that "little plum" has ripened and dropt into the "Citizens'" lap—I refer to the Insurance on Public School Buildings—and this is how it happened. The Tariff Companies, fifteen of them, agreed to tender at 80 for three years, and no rebates either. Three outside Companies quoted 70, one 67½, and four 65, of which last the "Citizens" was one; also a discreet and careful tariff Company offered at "as favorable rates as any first class Company." The School Board met, and the Finance Committee were called to report. It was then found that the Chairman of the Finance Committee had resigned in a huff, considering that inasmuch as four Companies had all named the same, and the lowest rate, their names should be referred back to the School Board for a selection. A member moved that the "Citizens" be given the Insurance,—certain members dissented, and altogether there was a lively time. Naughty remarks were made about the "Insurance Ring." Statistics were given, comparing "Western," "British America," and "Citizens," showing latter Company to be competent to carry the line of \$47,000. The following "interesting features" were brought to notice:—

1. That members of School Board and others had been well canvassed by Insurance Agents, each one wanting to make his member believe that no Company had ever paid a loss but the one he represented.

2. Certain members expressed pleasure at the "collapse" (?) of the "Insurance Ring."

3. It turned out that the "favorable rates as any" tender was from the Phoenix of London. Owing to some misconception of the Underwriters Board agreement, this Company had not named 80 in its tender, but afterwards sent a letter to the Committee explaining that it meant 80, so you see it was all made right in the end.

Finally, the motion to give the "Citizens" the Insurance at 65, less discount of 10 per cent., was carried. So the "Citizens" are asked to carry \$47,000 at 58½ for three years, on the buildings and contents. It is cheap enough, and as Tomtom says, "there is a fair margin of profit in it if no fire occurs." Now, to my unbiassed mind, it seems that the Toronto School Board has just done a most gracious act in giving this Company its Insurance, for I bear in mind what the Company has suffered in Toronto at the hands of certain rival agents, and how it has been maligned. This acknowledgment of the Company therefore by a prominent City Board, will, I think, prove a good card in the hands of the "Citizens" Agents here and elsewhere in Ontario.

Just lately the other civic Insurance has been distributed, divided up amongst Companies having business offices in this city. The division has not been in equal proportion—a larger share having been given to Companies marked "A," which means having Head Offices in Toronto, than to "B," simple agencies.

Toronto has been remarkable during the past month for freedom from fires of any note.

The news of the Quebec fire, on the 9th June, caused a flutter in Insurance circles. Sympathy is expressed for the "Quebec Insurance Company," in the heavy loss it has sustained. Remarks are freely made as to the wisdom of its having so large a line in one section of a city, but the "Quebec" is the home Company of Quebec city, and the question may properly now be asked what would be the aggregate loss of the British America, "Western," "Citizens," and even of the big English offices, if an area half as large as that in Quebec were devastated by fire at their respective head quarters—Toronto, Montreal, Liverpool, London, &c.? Of course it is highly improbable, interested ones will say, that this could happen in places mentioned, but the seeming improbable often happens. Remember St. John, Chicago, Boston, London Docks, &c. A combination of circumstances, high wind, dry season, limited water supply at first, inflammable goods at seat of fire, a slight hitch in working the appliances, delay, and you have all the elements of a great disaster. The "Quebec" being an old veteran, will, as its President says, pay promptly. They are accustomed to this sort of thing—went through it in 1845, 1866 and 1876. They have enjoyed 10 per cent. dividend for a while, and must take their turn to the rear, we trust however only for a short time. The moral of all this is: for Insurance Companies, use Goad's Insurance Maps, extend your area; and for Civic Corporations, get water works and efficient fire appliances, they are the cheapest in the end. These great conflagrations are too frequent in Canadian Fire Insurance history; they can be avoided, or their extent greatly controlled by proper fire protective arrangements. I fear this great fire may have some effect in retarding the sale of stock for the "English and Colonial," Mr. Ball's new Company. I hope not, however.

You may have noticed in two May numbers of the *Monetary Times* some poetry, native poetry. I suppose the management feel they must give a little amusement occasionally to readers. I will not criticise the verses, for the subject matter was difficult to handle, and it is not easy to effuse and versify on dry subjects, and at same time keep to the point. By the way, do you want anything in this line? A man living at Thornhill, back of this city, says he has a son (both are subscribers to your valuable periodical) inspired with the "divine afflatus," (what is this, any way?) who is willing to supply a good article of verse at so much a foot—hexameters if you wish—you to supply subjects. Apropos of the verses in *Monetary Times*, Tomtom, who is a constant reader of the *M. T.*, says his feelings on seeing the verses above-mentioned amongst the staid and stately prose articles of your esteemed contemporary, were akin to what he felt last Queen's Birthday, when

going through a barrel of coppers stored in his attic, he found a five cent bit. Funny chap is Tomtom!

The interest in the now celebrated "Act to secure uniform conditions in Policies of Fire Insurance," seems to increase, and I trust will continue to do so until the matter is finally decided in one way or the other. I noticed an article in the *Globe* recently, which gives a fair resumé of the position of the case. It appears to me that the judgment of Honorable Justices Taschereau and Gwynne, in dissenting from that of the majority of the Supreme Court, is the one that must ultimately be upheld, viz., that the power to legislate in this matter rested exclusively in the Dominion Parliament, by virtue of its power to pass laws for the regulation of "Trade and Commerce." Of course the whole matter rests in the question, does Fire Insurance come under the head of "Trade and Commerce." Why it should not, I am unable to imagine. We sell "indemnity against loss by fire," and receive an equivalent money value, called premium, just as a dry goods man sells a yard of silk and receives its value plus his profits. If this is not "trade," I fail to realize what trade is. The arguments will be intensely interesting to all Insurance men in the Dominion—Mr. Bethune will prove an able advocate for the Companies, and, no doubt, the Hon. O. Mowat will exert his best powers to support the action of Local Legislation. Personally, I trust the result will be to confirm the views above-mentioned of Justices Taschereau and Gwynne, because the result of throwing into our seven Provincial Parliaments the power of imposing conflicting Statutory Conditions, would lead to a state of confusion, simply ruinous to any Company doing business in all seven Provinces.

Yours,

ARIEL.

Toronto, 9th July, 1881.

FIRE RECORD.

We have received information for our Fire Record this month, from Companies that have never before furnished us with any, thus helping to make our tabulations more complete. But that perfection which we strive for has not yet been attained, though a nearer approach is made each succeeding number. The Record of itself is not by any means a matter of pecuniary profit to us, but rather one of much extra work, and expense; but it has been made one of the leading features of this periodical, because we believed it would prove both interesting and useful to Fire Underwriters. There are those who have told us that it was useless to them, and on that ground have declined to grant us the information we solicited from them; but our idea of its general usefulness has been confirmed by the many expressions of approval which have been made to us both verbally and by letter, not in this country alone, but from the United States and England.

There is an old and well-known anecdote told of a celebrated painter, who, to test the truthfulness of his paintings, placed one in the market-place with a pot of black mixture and a brush beside it; a notice was posted up requesting all those passing, to examine the picture and mark the portion which displeased the eye, as being incorrect. In the evening the painter came for his picture, and found it naught but a disfigured mass of blackened canvas. Not discouraged by this, he cleaned his picture and again placed it on public view, with the pot and brush beside it, this time asking each person to mark the feature he considered most beautiful. That evening the picture was as disfigured and blackened as on the previous day. The artist was satisfied. We share some of that artist's feelings. Though you may not all find profit in everything within these covers, yet do not deprive those who do, by refusing the information on a subject that is interesting to a great number, and they in their turn may be able to supply that factor which is of value to you.

Fires in Canada during the Month of June, 1881.

EXPLANATION OF ABBREVIATIONS.

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

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.	
	Total Losses.	Losses to Ins. Cos.		Total Losses.	Losses to Ins. Cos.
ONTARIO.					
ASHFIELD, 10th, barn and contents, O & T W. Harper; Ca incendiary.	\$900	\$600	LINDSAY, 1st, dwelling, O L. C. Baker.	133	133
ARTHUR, 13th, stable and contents, O & T A. Anderson; Ca incendiary.	150	None.	2nd, S 1, B 5, bakery, O T. C. Taylor.	300	300
AUGUSTA TP., Co. Grenville, 29th, dwelling, O & T D. Murphy.	650	650	Shops, O J. Stevenson.	500	500
AURORA (near), 16th, dwelling, O & T John Armitage; Ca defective flue.	1800	None.	Barn and shed, O D. Brown.	200	200
BELLEVILLE, 3rd, dwelling, O & T W. Harris; Ca defective flue.	126	126	Shops, Lundy Block.	B 1375	1375
12th, dwelling, O & T L. Hyman; Ca kitchen stove.	1500	782	T various.	C 2500	2500
Dwelling, O & T Falconer.	1000	800	Sheds, O various.	1000	.....
BOWMANVILLE, 12th, building, O J. J. Tilley; Ca defective flue.	800	400	8th, S 1, B 5, outbuild's, O A. W. Hellger.	200	.....
T W. P. Prower, furniture shop.	1525	1525	LISTOWEL, 13th, stable, O Hess Bros.	500	.....
T Frame Hotel.	2000	1000	" " O W. Stevenson.	.....	.....
BRANTFORD, 26th, barn, O & T C. C. Milroy; Ca incendiary.	400	300	LONDON, 10th, storehouse, O M. Glavin; Ca incendiary; T Keene.	400	375
CAVAN TP., Durham Co., dwelling, O W. McMullen, T R. Brown.	800	800	MAIDSTONE, 10th, dwelling, J. Munro.	730	730
CHATHAM, 14th, S 3, B 9, No. 14, baker shop, O J. Blythe, T Jos. Quinn; Ca lamp exp'n.	200	200	MERRICKVILLE, 5th, storehouse, O S. Jakes.	1000	None.
COBOURG, 14th, S 2, B 10, 45 to 47, building, O J. Sutherland.	1000	800	METCALFE TP., 28th, barn, O W. Burdan.	1100	650
Stable, O T. O'Neil.	532	532	NEWMARKET, 7th, foundry, O Adams Bros.; Ca cupola overheated.	.....	.....
16th, S 3, B 18, No. 20, drugs, O McCallum, T R. Wilson.	C 500	500	16th, dwelling, O J. S. Armitage; Ca kitchen stove.	1200	None.
CARDINAL, 7th, str. "Kendricks," O J. McLatchie.	375	187	NEWPORT, 25th, barns, O C. Milloy; Ca drunken Indians.	700	.....
CONESTOGO, 8th, dwelling, O J. Smith.	1000	None.	NEWINGTON, 12th, vacant building, O J. N. Dixon.	500	.....
DON, 11th, paper mills, O T. Taylor, T Taylor Bros.; Ca spontaneous combustion.	10000	9000	Building, O Mrs. Steen.	2000	.....
ETTRICK TP., 23rd, steam saw mill, O H. Thompson; Ca spark caught sawdust in engine room.	4000	1000	T G. R. Forbes.	6000	None.
FLOS, 1st, barn, O J. McGinnis; Ca burn'g stump.	300	125	T L. Waldroff.	500	None.
GANANOQUE, 26th, S 1, B F, Nos. 12 and 13, omnibus building, O George Taylor; Ca spontaneous combustion.	4000	2500	NIAGARA FALLS, 8th, barn, O J. Whitty; Ca incendiary.	400	400
T R. Brown, drugs.	8000	5000	OWEN SOUND, 9th, dwelling, O S. Breeze.	300	None.
T Kennell, dentist.	800	None.	T White.	.....	.....
T Orange Lodge.	200	None.	23rd, carriage storeroom; O Miller & Ruthertord; Ca children.	500	None.
28th, dwelling, O J. B. Turner.	500	200	OXFORD TP., Co. Grenville, 6th, dwelling, O E. Fenton.	1500	1100
GREY TP., 13th, barns and sheds, O J. Heapy.	1200	None.	PARKDALE, 18th, cord wood, O R. Able.	500	.....
HALIBURTON, 10th, hay barn, T Sheffiel et al.	600	600	PARIS, 26th, S 4, B 9, carpenter and machine shop, O J Penman; Ca incendiary.	3500	None.
HAMILTON, 15th, S 7, B 43, foundry, O & T Copp Bros.; Ca spark from cupola.	273	273	PETROLIA, 25th, boiler works, O W. Stevenson.	10000	None.
28th fire engine house, O Corporation.	254	254	PT. EDWARD, 20th, dwelling, O C. McKenzie.	400	400
HAWTREY, 20th, dwelling, O G. C. Henderson; Ca incendiary.	350	225	PORT PERRY, 27th, grocery, O & T H. Charles.	1600	1200
HOLLAND LANDING, 21st, dwelling, O & T J. Riley; Ca spark from chimney.	1025	900	Dwelling, O & T Mrs. Smith.	300	None.
KEMPTVILLE, 7th, dwelling, O E. Fenton.	1600	1400	Implement shop, O & T J. Johnson.	700	None.
KINGSTON, 11th, Princess street, shed, O W. Spence; Ca bonfire.	300	None.	Grocery, T J. Sutherland.	200	None.
16th, Ontario street, dwelling.	400	400	RIVERSIDE, 18th, vacant dwelling, O Mrs. Macdonald; Ca incendiary.	700	500
23rd, George street, vacant dwelling.	200	.....	SULLIVAN TP., 10th, barn and stable, O & T W. Taylor.	300	100
KINCARDINE, 12th, B 3, Nos. 51 and 53, building, O Est. Chas. Pemberton & W. P. Brown.	1200	600	SMITH'S FALLS, 28th, S 1, B 11, No. 56, wooden ware factory, O Graham Bros.	5000	None.
T J. P. Wright, drugs.	300	300	SMITH'S HILL, 14th, hotel, O Isaac Martin.	3000	2000
T H. M. Legear, photographer.	500	180	STAYNER, 23rd, saw, shingle and lath mill, and lumber, O Can. Loan & Invest. Co.	5000	None.
T E Leslie, harness.	500	500	T H. Allen,	3500	None.
B 3, Nos. 48 and 50, building, O & T G. Surgeon, tinware.	B 1500	1000	STRATHROY, 21st, S 2, B D, Nos. 77, 110, 112, 108, 109, 105 and 106—	400	400
T W. B. McLarty, tailor.	4000	2000	Hotel stable, O Estate Wilson.	160	160
B 3, No. 55, vacant build'g, O J. McLeod.	1100	550	T W. Filmore.	300	300
	50	.....	Building, O D. Campbell.	500	.....
			T P. Fitzpatrick.	150	.....
			T J Johnson.	.....	.....
			THOROLD, 6th, hotel stable, O Mrs. Winslow; Ca incendiary.	1200	.....
			24th, B 4, No. 61 or 62, stable, O A. Schwaller; Ca incendiary.	600	300
			T W. Winslow.	1750	1000
			TORONTO, 10th, Claremont street, stable, O Woods.	500	.....
			18th, S 44, B 242, 107 and 109 Mutual street, dwellings, O Dr. Workman.	300	.....
			25th, 441 King street E., stable, O J. Fee.	200	100

PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE.	
	Total Losses.	Losses to Ins. Co.		Total Losses.	Losses to Ins. Co.
WELLAND, 18th, barn, O McAlpine; Ca incend.	.....	Ins'd.	QUEBEC, 2nd, paint shop, T Leonard.	500	500
WESTMINSTER, 21st, cooper shop, O & T Seales & Childs; Ca spark in shavings.	1800	700	7th, coach house, O & T J. Ray.	300	300
WHITBY TP., 5th, dwelling, O & T G. W. Phoenix.	400	257	GREAT FIRE—From 10.30 p.m. 8th June to 6 a.m. 9th.		
WINDSOR, 4th, dwelling, O Building & Loan Association of Toronto.	150	150	Sheet 7, Blocks 70, 71, 72, 73, 74, 75, 76.		
11th, S 3, B C, Nos. 57 and 59, barn, O & T J. Aldrich.	100	50	" 16, " part of 197.		
WYVEALE, 16th, farm buildings, O & T J. Phillips	200	None.	" 17, " 208, 209, part of 210, part of 211, 215, 216, 217, 218 and 219.		
NEW BRUNSWICK.			Sheet 22, Blocks 317 and part of 321.		
FAIRVILLE, 9th, brick y'd pl't, O B. Mooney & Son.	.....	.....	" 23, " part of 343, 344, 345, 346, 348, 349, 350, 351, 352 and 353.		
FREDERICTON, S 6, B 21, No. 29, dwelling and barn, O & T James Machum.	1200	1000	Sheet 24, Blocks 319, 320 and part of 326.		
{ No. 31, dwelling, O & D. McCafferty.	200	200	Number of buildings burnt—		
FROG POND, St. John Co., 27th, public school house; Ca incendiary.	300	None.	Stone and Brick, 331		
POLBROOK, Victoria Co., 25th, public school house; Ca incendiary.	300	None.	Wood, 995		
PORTLAND, 3rd, S 7, B 39, No. 20, barn, O Robt. McHayes.	100	None.	STONE AND BRICK.		
4th, S 8, B 47, No. 32, dwelling, O John McMaster.	600	500	243 Dwellings, \$972,000		
QUACO, 17th, light-house, O Dom'n Government.	1000	None.	42 Shops, 294,000		
STONE BRIDGE ROAD, York Co., 8th, dwelling, O Central Bank, T G. N. C. Perrys.	500	300	36 Outbuildings, 21,600		
SACKVILLE, 30th, dwel'g, O & T J. R. Richardson.	1300	1000	1 Carpenter shop, 2,500		
NOVA SCOTIA.			1 Tobacco factory, 8,000		
AMHERST, 8th, wooden ware factory, O Rhodes, Curry & Co.	18000	9000	1 Church, 120,000		
NASHWAAKSIS, 4th, steam saw mill, O Henry Gill.	.....	.....	1 Public school, 15,000		
P. E. ISLAND.			4 Carriage shops, 10,000		
BOTHWELL, 16th, dwelling, granary, storehouse & stables, O & T J. G. McLeod; Ca incend.	1000	.....	2 Black smith shops, 3,000		
QUEBEC.			wood.		
BROUGHTON, 21st, buildings; Ca bush fires.	.....	.....	386 Dwellings, \$347,400		
CHICOUTIMI, 2nd, dwelling, O Sheriff Bossé.	2000	None.	22 Shops, 44,000		
COLERAINE, 21st, steam saw mill and lumber, O Coleraine Manufact'g Co.; Ca bush fires.	20000	2000	568 Outbuildings, 34,000		
DANVILLE, 16th, bark, O Goodhue Bros.; Ca bush fires.	3840	2000	11 Carpenter shops, 3,300		
{ Bark, O Daigneault & Co.	12074	5000	4 Paint shops, 400		
FORT COULONGE, 12th, saw mill, O Thos. Bryson.	16000	None.	1 Black smith shop, 100		
KINGSLEY FALLS, 16th, cord wood and 15 houses.	50000	.....	3 Carriage shops, 1,500		
MONTREAL, 2nd, S 28, B 90, rear of No. 10 Inspector street, paint factory, O A. Ramsay & Son; Ca gas explosion in drying room.	1066	1066	1326 Total. 1,876,800	.....	.....
6th, S 29, B 204, No. 102 College street, Morocco dressers, O Fisk & Tighe.	400	400	The Insurance being as follows:—		
16th, S 7, B 29, 26 St. Sacrament street, J. B. Macdonald, shoe findings.	1575	1575	†Commercial Union, \$ 13,218		
20th, cor. St. Catherine and Wolfe sts., dwelling and store, O J Richards.	332	332	†Guardian, 15,800		
23rd, S 34, B 243, corner Dalhousie and Common sts., chemical works, O J. Cowan.	C 1400	1400	†Imperial, 25,550		
29th, S 51, B 378, 435 St. Joseph street, shed, O Dr. Archambault.	600	.....	†Liverpool & London & Globe, 45,500		
MASCOUCHE, 16th, convent; Ca spark from tobacco pipe.	25000	9000	†Loudon Corporation, 6,000		
{ Dwelling, O D. Leveillers.	500	.....	†Lancashire, 31,688		
			†North British, 59,435		
			†Northern, 20,000		
			†Phœnix, 7,000		
			†Queen, 35,000		
			†Royal, 36,200		
			†British America, 12,096		
			Canada Fire & Marine, 2,500		
			†Citizen, 14,090		
			†Dominion, 17,890		
			†Quebec, 350,000		
			†Royal Canadian, 43,650		
			†Sovereign, 21,000		
			†Western, 12,974		
			†Ætna, 5,000		
			†Hartford, 2,500		
			Total. 777,091		
			† Companies marked thus have kindly supplied us with their figures.		
			QUEBEC HARBOUR, 27th, tug "C. W. Jones," O H. Jewell.	114	114
			St. SAUVEUR, 21st, 15 dwellings, O & T various.	5000	None.
			St. GABRIEL, 3rd, S 13, B 32, No. 14, sash and door factory, O John Godin.	13000	.....
			SHERBROOKE, 13th, ice house, O C. H. Ritchie.	500	150
			St. FOYE PARISH, 12th, farm building, O & T John Roberts.	3000	2645
			THETFORD, 12th, 36 laborer's dwellings.	.....	.....

ERRATA AND OMISSIONS IN MAY FIRE RECORD.

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

- Correction.—INGERSOLL, 4th, S 4, B C, No. 15, hotel, O Adair Estate, T Dr. Carroll. Loss, \$7000; Insurance paid, \$2000.
- Omissions.—GLENELG, 27th, barn and stable, O & T McLellan; Ca incendiary. Loss, \$150; Insurance, None.
- MINDEN, 29th, dwelling, O & T R. Smith; Ca bush fires. Loss, \$200; Insurance paid, \$100.
- ROACHE'S POINT, 26th, water-power grist mill, O L. Miller; Ca incendiary. Loss, \$2,000; Insurance paid, \$1,000.
- April 14th, WHITE HORSE PLAINS, Manitoba, dwelling, O C. W. Stewart; Ca mysterious. Loss, \$598; Insurance paid, \$598.

LIST OF INSURANCE PLANS

PUBLISHED BY

CHAS. E. GOAD - - - - CIVIL ENGINEER
102 ST. FRANCOIS XAVIER STREET, MONTREAL.

ONTARIO.

- | | | | | | |
|--------------|----------------|---------------|----------------|-----------------|----------------------|
| Ailsa Craig | Brussels | Fort Erie* | Madoc* | Pembroke | Stouffville* |
| Alexandria* | Caledonia | Fort William* | Markham* | Perth | Stratford |
| Alliston* | Campbellford | Galt | Meaford | Peterboro' | Strathroy |
| Almonte | Cannington* | Gananoque | Merrickville | Petrolia | Streetsville* |
| Amherstburg | Carleton Place | Georgetown | Merritton | Picton | Tamworth* |
| Arnprior | Cardinal* | Glencoe* | Millbrook | Point Edward* | Teeswater* |
| Ancaster* | Carronbrook* | Goderich | Milton | Port Burwell* | Thornbury* |
| Arthur* | Cayuga* | Gravenhurst* | Mitchell | Port Colborne* | Thorold |
| Ashburnham* | Chatham | Grimsby* | Morrisburg | Port Dalhousie* | Tilsonburg |
| Aurora | Chippawa* | Guelph | Mount Forest | Port Dover* | TORONTO Vol I |
| Aylmer | Clrsburg* | Hamilton | Napanee | Port Elgin* | “ “ II |
| Ayr* | Clifford* | Harriston | Newbury* | Port Hope | Trenton |
| Baden* | Clinton | Hastings | Newcastle | Port Perry | Tweed |
| Barrie | Cobourg | Hawkesbury* | New Edinburgh* | Port Stanley | Uxbridge |
| Beaverton* | Colborne | Hespeler* | Newmarket | Prescott | Walkerton |
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| Berlin | Cornwall | Jarvis* | Oakville | Renfrew | Wardsville |
| Blenheim | Dresden* | Kemptville | Odessa* | Ridgetown | Warkworth |
| Blyth | Drummondville* | Kincardine | Omeme | St Catharines | Waterloo |
| Bobcaygeon | Dundas | Kingston | Orangeville | St Mary's | Watford |
| Bolton* | Dunnville | Kingsville* | Orillia | St Thomas | Welland |
| Bothwell* | Durham | Lakefield* | Orono | Sarnia | Whitby |
| Bowmanville | Elmira* | Leamington* | Oshawa | Seaforth | Windsor |
| Bracebridge* | Elora | Lindsay | OTTAWA | Shannonville | Wingham |
| Bradford | Essex Centre | Listowel | Owen Sound | Simcoe | Woodbridge* |
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| Brighton | Fergus | Lucan | Palmerston* | Stayner | Yorkville* |
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| Brooklin* | | Lyn* | Park Hill | | |

NOVA SCOTIA.

P. E. ISLAND

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

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

MANITOBA.

- Winnipeg
- Emerson
- Portage-la-Prairie
- Selkirk

NEW BRUNSWICK.

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

NEWFOUND-
LAND.

- ST. JOHN'S
- Harbour Grace
- Carbonear

QUEBEC.

- | | | |
|-----------------|-------------------|---------------------------------|
| Acton* | Levis | St. John's |
| Aylmer | Longueuil | St. Louis of M ^e E'd |
| Beauharnois | Maskinonge* | St. Scholastique* |
| Bedford | MONTREAL, Pt I. | St. Therese* |
| Berthier* | “ “ II. | Shefford* |
| Brigham | “ “ III. | Sherbrooke |
| Buckingham* | Nicolet | Sorel |
| Coaticook | Ormstown (D'r'm)* | Stanbridge* |
| Coteau St Louis | QUEBEC | Stanstead |
| Cowansville | Quebec Coves | Sweetsburgh* |
| Danville* | North Side | Terrebonne |
| East Farnham | Quebec Coves | Three Rivers |
| Frelighsburg* | South Side | Valleyfield. |
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| Hemmingford | Riviere du Loup* | West Farnham |
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| Huntingdon* | St. Cunegonde | |
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| Lachine | St. Gabriel | |
| Lachute | St. Henri | |
| Laprairie | St. Hyacinthe | |
| L'Assomption* | St. Jean Baptiste | |
| Lennoxville | St. Jerome | |

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

Printed Appliance Reports are prepared of most places above noted, giving information respecting means of protection against fire, etc.