

Technical and Bibliographic Notes / Notes techniques et bibliographiques

Canadiana.org has attempted to obtain the best copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

Canadiana.org a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /
Couverture de couleur
- Covers damaged /
Couverture endommagée
- Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée
- Cover title missing /
Le titre de couverture manque
- Coloured maps /
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur
- Bound with other material /
Relié avec d'autres documents
- Only edition available /
Seule édition disponible
- Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure.
- Additional comments /
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /
Qualité inégale de l'impression
- Includes supplementary materials /
Comprend du matériel supplémentaire
- Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées.



INSURANCE
and Real Estate
SOCIETY

A MONTHLY JOURNAL

DEVOTED TO THE INTERESTS

OF

INSURANCE IN CANADA.

FIRE, LIFE, MARINE, ACCIDENT AND GUARANTEE.

VOL. III, 1883.

OFFICE OF PUBLICATION IS IN

102 St. Francois Xavier Street

MONTREAL.

INDEX TO INSURANCE SOCIETY

VOL. 3.—1883.

A.		D.	
A Card of Thanks.....	282	Diagrams, Fire Insurance.....	182
A Few Standard Jokes.....	235	Discounts for Fire Appliances.....	208
A Few Words upon Life Insurance.....	186	Do Fire Risks Wear out?.....	29
A Fire Agent's Lot.....	217	Dominion Safety Fund Life Association of St. John, N.B.	69, 290
A Lame Defence.....	127	Dwellings, Fire-Proof.....	75
A New Fire Escape.....	58	E.	
A Story for Wives.....	138	Electricity, Fires by.....	206
An Excursion to Cuba.....	23	English Fire Insurance Companies, 1882.....	163
An Old Case settled.....	136	Experientia Docet.....	74
Active State Supervision.....	102	F.	
Ætna vs. Ontario Mutual.....	165	First Annuity Monger.....	6
Agent's Commissions on Farm Properties and Dwelling Houses..	158	Fire Appliances, Discounts for.....	208
Ancient Bills of Mortality.....	22	Fire Brigades and Salvage Corps.....	158
ANNUAL MEETINGS AND REPORTS:		Fire Brigade Notes (See Brigade Notes).	
Æna Life Insurance Company.....	23, 29	Fires by Electricity.....	206
Citizens Insurance Company.....	23, 30	Fire Insurance by English Companies, 1882.....	163
Confederation Life Association.....	100, 114	" by Ontario Companies, 1882.....	103
Connecticut Fire Insurance Co.....	162	" Diagrams, Rise and Progress of.....	182
Fire Insurance Association.....	101, 107	" in Canada, 1882.....	45, 77
Liverpool and London and Globe Insurance Co.....	159, 179	Fire Losses and Reserves.....	261
London and Lancashire Life Insurance Co.....	99, 109	Fires of the World.....	1, 10
North American Life Insurance Co.....	22, 32	Fire-Proof Cloth.....	186
North British and Mercantile Insurance Coy.....	101, 124	Fire-Proof Dwellings.....	75
Royal Insurance Company.....	185, 189	FIRE RECORD, December, 1882.....	18
Royal Canadian Insurance Company.....	23, 34	" January, 1883.....	42
Standard Life Insurance Company.....	130, 152, 175	" February.....	65
Sun Life Assurance Company.....	73, 78	" March.....	89
Western Assurance Company.....	47, 53	" April.....	121
Applications to Parliament.....	17	" May.....	149
Apportionment of Insurance in Fire Losses.....	25, 50, 96, 134, 155	" June.....	174
Artificial Standards of Solvency in Life Assurance.....	99	" July.....	197
Assessment Life Companies.....	179, 186, 187, 188, 205, 214, 231, 264	" August.....	223
Association Tariff.....	153	" September.....	247
Assurance Advertisements.....	188	" October.....	272
Avoid Hog's Backs.....	23	" November.....	297
B.		Foreign Insurance Companies in United States.....	189
Block Plans, Value of the Systematic use of.....	183	Fox, Mr.....	27, 80, 130, 212
Board of Directors.....	52	Frazer vs. Gore District Mutual Fire.....	209, 264
Board of Fire Underwriters.....	229	Furled (Obituary of Standard Fire).....	279
Board Inspection.....	279	G.	
Brampton, Statistical Map of.....	59	Gambling Insurance.....	165
BRIGADE NOTES, January.....	15	Glasgow and London Insurance Company.....	210
" February.....	40	Glossary.....	51, 74, 101, 131
" March.....	57	Going, Going, Gone!.....	211
" April.....	83	Gore District Mutual Fire Insurance Company.....	209, 264
" May.....	114	Government Supervision and Assessment Life Societies.....	205
" July.....	168	Grant, John Peter.....	181
" August.....	198	Great Fires.....	167
" October.....	243	Great Fires in London.....	2
" November.....	268	H.	
" December.....	292	Hartford Life and Annuity Insurance Company.....	69, 126, 153
British Empire Life Assurance Company.....	188	Heavy Life Insurance.....	238
Buying a Law-Suit.....	231	Helps for Life Men.....	216
C.		I.	
Oaledonian Insurance Company.....	186	Incendiarism, How they treat it in Japan.....	214
Canada Loan and Banking Company.....	258	Insurance, A Game of Chance.....	210, 258
Canadian Fire Underwriters Association.....	178	Insurance Act Ontario, 1883.....	75
Citizens Insurance Company: Its progress.....	5-23	Insurance Agents and Insurance Journals.....	287
Classification in Fire Insurance.....	157	Insurance, Fire, in Canada, 1882.....	45, 77
Commercial Honor.....	54	Insurance in Canada, 1882.....	311
Communications (See Letters).		Insurance Legislation in the United States.....	48
Companies in U. S.....	189	Intelligent Street Numbering.....	264
Confederation Life Ass. and Suspended Mortality.....	24, 71, 72, 73, 278	Insurance Society.....	271
Confederation Life Association and the Insurance Times.....	47	Insurance Tariff Associations.....	187
Co-operative Assurance Societies (See Assessment Societies).			
Correction.....	51		

J.

Jamaica Fire..... 9

K.

Keep up your Policies..... 7

L.

LEGAL DECISIONS, 1883.

Fire—Burleigh vs. Adriatic Fire Insurance Co., (United States)..... 17
 Caldwell vs. Stadacona Fire Insurance Co..... 40
 Canada Mutual Fire Insurance Co. vs. Alphonse Bastien..... 140
 Definition of Premises (United States)..... 243
 Fire Insurance Association vs. Canada Fire and Marine Insurance Co. 140
 Fire Insurance Company vs. Improvement Co. (United States)..... 40
 Frazer vs. Gore District Mutual Fire Insurance Co..... 141, 268
 Gribby vs. Standard Insurance Co..... 243
 Hochelaga Mutual Fire Insurance Co. vs. Lefebvre..... 169, 219
 Howes vs. Dominion Fire and Marine Insurance Co..... 115
 Joliette Foundry vs. Stadacona Insurance Co..... 294
 Omnium Securities Company vs. Canada Fire and Marine (Mortgage Clause)..... 17, 63
 Phoenix Mutual vs. Various Defendants..... 220
 Re-insurance, Prorata Clause not implied..... 268
 Re-insurance without Consent Condition, broken (United States)..... 40
 Ross vs. Angus..... 242
 Ross et al vs. Converse..... 115
 Sears vs. Agricultural Insurance Company..... 17
 Tontine Fund, need not be kept separate, United States..... 220
 Union Fire Insurance Co. vs. Fitzsimmons and Brown.... 141
 Vendor and Purchasers, Insurance..... 141
 Vezina vs. Canada Fire and Marine..... 219
 Victoria Mutual vs. Thompson..... 63
 Waldeck vs. Springfield Fire & Marine Insurance Co. (United States)..... 40
Life—Davidson et al. vs. Life Association of Canada..... 140
 Equitable Life & Perrault es qualite..... 63
Marine—Pitman vs. Universal Marine Insurance Co..... 17
Legislation—Insurance in the United States..... 49
Letters—A Terrible Temptation—"Collins"..... 37
 Abuses in Canadian Underwriting..... 55
 Apportionment of Insurance in Fire Losses, "Tyro"..... 134
 Dominion Safety Fund..... 265
 Fire Insurance in Canada..... 12
 Gore District Mutual Fire Insurance Co..... 217, 239, 265
 "If," Collins..... 56
 London Mutual Fire..... 133, 164, 192, 193, 216, 239
 Municipal Taxes..... 265
 Occasional Correspondents..... 55, 133, 239, 290
 Ontario Joint Stock Companies..... 81
 Premium Notes, Securities for Calls on..... 265
 Purely Mutual Insurance Companies..... 135
 Standard Fire Insurance Co..... 194
 Standard and Alliance..... 36
 Toronto—"Ariel"..... 36, 55, 80, 102, 134, 164, 215, 288
Laying Societies..... 214
Life Assurance..... 93, 239
 " —Heavy..... 238
 " —Helps for Life Men..... 214
 " in Canada, 1882..... 98, 125, 132
 Live and let Live; or, The Golden Rule in Agency Work..... 10
 London (Ontario) Supervision of Ratings..... 56
 London Mutual Fire..... 179, 206
 London Adjustments..... 278

M.

Management in Fire Insurance..... 209
 Manufacturers' Mutual Insurance Societies..... 49
 Marine Notes..... 16
 Mortgagee Clause..... 3, 51, 280
 Mutual Insurance Companies in the United States..... 128
 Mutual vs. Joint Stock Insurance..... 286, 256, 285, 289
 Mutual Marriage Aid Association of Canada..... 283

N.

National Assurance Company of Ireland..... 4, 76
 New Brunswick Board of Fire Underwriters 7
 New York Life Insurance Company..... 184
 New York Tariff Association..... 165
 Nine Months Fires in Canada and the United States..... 287
 Note Re-Change of Proprietorship of "INSURANCE SOCIETY".... 253
 Nova Scotia Fire Insurance Association 253

O.

Oates vs. Independent Order of Foresters..... 262
 Ontario Insurance Act, 1883..... 75
 Ontario Mutual Life Insurance Co..... 266
 Obituary Record—Barnhardt, Noah, (Director of Western Assurance Co)..... 241
 Monk, Edward C., of Monk, Monk & Raynes, advocates..... 211
 Nelles, A. H. (Insurance Agent, Brantford)..... 241
 McMurrich, Hon. John, President Western Assurance Co 29
 Paterson, Peter (Governor of British America Assurance Co.)..... 102
 Thompson, Wm. (Manager Standard Life Insurance Co.) 241

P.

Phoenix Mutual Insurance Co..... 264
 Plans—List of Insurance Plans published in Canada... 20, 44, 69, 92, 123, 151, 173, 225, 250, 276, 300
 Plans Insurance—The Value of..... 183
 " " —Rise and Progress of Plan System..... 182
 Premiums and Losses, 1882..... 31
 Preventable Fire Causes..... 35
 Prince Arthur's Landing..... 92, 117, 148
 Prince Edward Island Board of Fire Underwriters..... 229
 Programme Fire Underwriters Association..... 193
 Provident Mutual Association..... 207, 260, 284, 294

Q.

Quebec Apathy Vindicated..... 8
 " Discrimination In..... 46
 " Water Supply..... 14, 101
 Quod Fieri Non De buit Factum Valet..... 27, 229

R.

Real Estate..... 11, 39, 58, 60, 84, 116, 142, 170, 199, 222, 244, 269
 " Sales 39, 62, 86, 147, 203, 246
 Revenue Chart of British Fire Companies..... 263
 Richelieu and Ontario Navigation Company..... 177
 Royal Insurance Company..... 261
 Royal Canadian Insurance Co 283

S.

SOCIETY NOTES AND ITEMS—January..... 13
 " February..... 37
 " March 57
 " April 82
 " May 112
 " June..... 136
 " July..... 166
 " August..... 194
 " September..... 217
 " October..... 240
 " November..... 266
 " December 293

Some Reckless Statements Refuted	159	The Guarantee Company of North America	76
Spontaneous Combustion in Coal Heaps	2, 22, 185, 238	The Insurance Broker.....	234
Standard Fire Insurance Co. of Hamilton.....	69, 70, 93, 94, 97, 125, 126, 128, 153, 161, 177, 181, 208, 232, 235, 237, 255	The <i>Insurance Times</i> makes a Discovery.....	184
Standard Fire and Canadian Loan and Banking Company	258	The Mortgagee Clause.....	51
Standard Time.....	253	Then and Now.....	3
Steam as a Preventive of Fire.....	167	The Tax upon Commercial Corporations.....	95
Stock vs. Mutual Insurance.....	236, 256	The Unsolved Problem.....	134, 155
Street Numbering.....	254	The Value of Block Plans.....	163
Sun Fire Insurance Company.....	255, 264	The Winding-up of Insurance Companies.....	75
Surplus Re-Insurance Mania.....	127	Tramps.....	131
Suspended Mortality.....	24, 48, 71		
T.			
Tariff Association, Ontario.....	230	Underground Fire Insurance.....	177, 237
" " New York.....	165	Union Mutual Life Insurance Company of Maine.....	279, 287
Telephonic	262	United States Branch British and Canadian Companies for 6 months ending June, 1883.....	187
Thanks, A Card of.....	282		
The Agent is the Company.....	181	W.	
The Board of Directors.....	52	Winnipeg and Insurance Rates.....	4
The Compact in the West.....	212	Waterworks Notes.....	38, 83, 113, 139, 168, 296
The Dutchman's Insurance.....	187		



INSURANCE SOCIETY

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

Vol. III., No. 1.
OFFICE: 102 St. Francois Xavier St.

MONTREAL, JAN. 20, 1883.

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

Companies are always wanting reliable agents. Agents are ever wishing to better their condition. INSURANCE SOCIETY will always be happy to assist in negotiations—without charge;—if Companies will communicate with us respecting their wants.

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

This month's issue of INSURANCE SOCIETY has been delayed a few days, in consequence of an effort to present a statement of premiums and losses of Fire Insurance Companies in Canada during 1882.

Many Companies have favored us with their figures, and we have specially to thank the three American Companies doing business in Canada for their promptitude in replying to our request, and we also congratulate them on the success of their operations during the past year.

As soon as the remaining information is obtained we purpose to issue an INSURANCE SOCIETY EXTRA in advance of February issue, as stated in our circular.

REAL ESTATE DEPARTMENT.

We purpose enlarging the scope and increasing the usefulness of this Journal by giving attention to Real Estate matters throughout the Dominion.

To this end we propose to lay before our readers special plans in each issue, showing value of real estate in the various cities and towns in Canada.

To make definite arrangement will require a few months' active work, and suggestions from friends interested in such matters will be gratefully received and acted upon, when practicable.

There is a want felt for news and records of Real Estate matters, which we purpose to supply; and, with the system of insurance plans, city atlases, and the surveying department that is connected with this Journal, it has the most adequate facilities for supplying information on Real Estate matters.

Where is the advisory report made to the Fire Committee of the City Council, at their request, by a committee of Montreal Underwriters? Does it lie buried until a series of conflagrations shall again call forth a spasmodic attempt to obtain gratuitous advice? Why not have this report discussed, and acted upon in a practical manner *before* occasion demands.

Some surprise has been expressed that there has not been a decline in the value of fire insurance stocks in Great Britain, consequent on the recent conflagrations in London. However, as the claims will not exceed \$4,000,000, and as the companies have accumulated funds of almost \$150,000,000, besides un-called capital of about 600 millions more the insuring public can readily believe that there is no question of the ability of the companies to meet with ease not only what has befallen them, but all that seems possible—and the shareholders evidently see that, as great losses by fire must mean greater demand for the benefit of insurance, their policy is to hold on to their shares, and await the coming prosperity that will always reward those who struggle through the adverse time.

We reproduce an article from the London *Times* on "The Fires of the World" which, while showing considerable literary ability and making some good points, yet is lamentably astray in some of its *facts*.

We believe that the figures for the United States are erroneous—and are *sure* that those for Canada are far from correct.

In the statement Fire Insurance Premiums are set down at £1,550,000, say \$7,750,000. We took some pains to ascertain the amount in 1881, and estimate it at about \$4,400,000.

The Rate of Insurance is 1.06 not 1.10 as stated; and we cannot understand why the ratio of property insured is 30 per cent. in Canada, 15 in United States and 46 in Great Britain.

Canada and the States must be on a par in this matter, and in both the ratio of property insured should be very much higher than in Great Britain.

There is no such national loss per annum in Canada as £4,100,000 (\$20,500,000)—one-half of that amount we believe would be excessive.

The *St. James Gazette* has copied a few of the *Times* figures, and has come in for several rounds of abuse therefor at the hands of American Insurance Journals.

Will our friends kindly go for the *Thunderer* himself, as for our part we have long known that what the *Times* does not know about Canada would fill a large book. In fact the hostility towards and the ignorance of our Dominion that is frequently displayed by the leading English newspaper is as surprising as it is unwarranted.

The notes on "Spontaneous Combustion in Coal-heaps" in our November issue have given offence to the owners of some coal mines, as intimating that the product of their mines were liable to "heating" spontaneously—and rumors of actions for "malicious libel" have reached us.

That some coals are more liable to heat than others is a well-known fact, and our sole motive in drawing attention to this matter was and is that all parties concerned in the matter should take every reasonable precaution to guard against such occurrences.

Should any injustice have been done by our remarks, and should we be so advised, we will insert any explanation that may be desired in our next issue, when we hope to present further notes on the same subject.

Meanwhile, we would esteem it a favor if any of our correspondents or readers would send us particulars of any instances of spontaneous combustion in coal-heaps that have come under their notice.

GREAT FIRES IN LONDON.

Two great and disastrous fires occurred in London during December within 24 hours of each other; the first being the total destruction of the Royal Alhambra Theatre, Leicester square, on Thursday morning, December 7th, and the second on Friday morning, 8th December, involving an enormous loss of property in several great mercantile establishments of the city at the London Wall end of Wood street, north of Cheapside.

The Alhambra fire was first discovered at 1.00 a.m. in the balcony stalls by the firemen employed in the establishment, who immediately set three hydrants to work and closed all the iron doors in hope of checking the conflagration. This proved of no avail, and the only portions of the building saved were the scene-painting room and workshops at the back.

At one time there were 28 steam fire engines and three stand pipes in operation, as well as the private hydrants belonging to the Alhambra company, and the actual force of firemen present numbered nearly 170 men.

That the brigade braved dangers needs no telling, but that life was lost in discharge of duty is a matter of deep regret. George Ashford, assistant officer, being struck by a piece of falling wall, while carrying hose in rear of the theatre, causing his death, and Henry Berg, who was thrown off a "fly ladder" by a portion of the wall giving way, causing serious injuries, most probably fatal.

The loss by this fire is estimated to be nearly \$750,000.

The great fire in the city was perhaps the most destructive of merchandise and other property that has taken place in London during the last half century. The locality was concisely stated in the official report as:

"A block of buildings, bounded on the north by London Wall, with a frontage of about 150 ft.; on the west by Wood

street, of 380 ft.; on the south by Addle street, of 180 ft.; and on the east by Philip Lane, of 380. Several large warehouses destroyed, some buildings left standing. All buildings surrounding scorched."

This fire was discovered about 2.00 a.m. by some firemen on duty with a hose-cart in Wood street, observing an unusual glare of light in a window of Messrs. Foster, Porter & Co.'s warehouse.

Although help soon came, the flames had got such hold that it was evident that it would be difficult to save adjoining property. Defective and unprotected skylights are blamed for much of the rapid extension of the conflagration, but doubtless the modern construction of the buildings was such that the division walls did not sustain their character as "fire walls."

The force employed was 26 steamers with 150 men; and though wearied with their efforts a few hours before at the Alhambra, yet they seem to have bravely stuck to their task, and when we consider the narrowness of the street surrounding the block, and the difficulty of access from that and other causes, it is worthy of admiration that the fire was eventually confined to the block in which it originated.

The loss is estimated at \$4,500,000, the following firms (most of them of world-wide reputation) being the sufferers: Messrs. Foster, Porter & Co., hosiery, glove, shawl, mantle and ribbon merchants.

Messrs. Rylands & Sons, general warehousemen.

Messrs. Silber & Fleming, manufacturers and importers of fancy goods.

Messrs. Sargood, Butler & Nichol, shippers.

Messrs. Symonds & Co., importers.

Journals in the United States are commenting vigorously on the folly of the London Fire Brigade in persistently refusing to adopt nozzles larger than $\frac{7}{8}$ or 1 inch. In large masses of fire such streams disperse into steam before reaching the seat of the flames, whereas 2 inch streams would force their way into the heart of the fire.

There is little doubt that had five or six steamers been on hand with the promptitude usually displayed in American cities, and armed with 2 inch or even 1½ inch nozzles, that a far better fight could have been made at the commencement of both of these fires.

Says the fire chief of Springfield, Mass.: "With a real tearing fire you can't get a small stream into the blaze. It evaporates before it gets there. I was in Boston at the time of the great fire, and knew that no stream but an inch and three-eighths got near the blaze at all."

While manuals and small steamers are very useful for ordinary fires and for protection of surrounding buildings, yet powerful machines for attacking large volumes of flame seem to be as much a necessity in London as they have been found to be on this continent.

While speaking of London fires, it is meet to bestow a word of praise on the efficiency and good practical management of the private fire appliances at Hampton Court Palace on December 14th. There are few more inflammable or fire-inviting structures in England than this historic palace, and to the excellent apparatus for fire extinction, added to the zeal and prompt exertions of the officials, is due the safety of the remainder of the buildings.

THEN AND NOW.

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

(Continued.)

Who first drew up the famous "Mortgage Clause" with its excellent provisions for the interest of the Mortgagee, I do not know, but doubtless it was somebody's legal adviser, judging from the wording and style of it. Very likely it had its origin with some of the Loan Societies, who considered an insurance Policy without "Conditions" would be more to their advantage, as a collateral security, than one with. We find the first proviso reads as follows:—

1st Proviso.—*It is hereby specially agreed*, That this insurance, as to the interest of the mortgagee only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the property insured, nor by the occupation of the premises for purposes more hazardous than are permitted by this Policy.

Here the Insurance Company agrees to pay the Loan Company, or mortgagee, the whole amount insured, if called for, although,

1. The property may have been wilfully destroyed by the owner, or,

2. By reason of extra-hazardous occupation. That is to say, the building insured and paid for as a barn or shed, may be destroyed as a planing or woollen mill, so occupied without the knowledge and consent of the Insurance Company.

2nd Proviso.—*It is also provided and agreed*, That the mortgagee shall notify the Company of any change of ownership or increase of hazard (not permitted by this Policy to the mortgagor or owner) on each renewal of this Policy, and sooner if the same shall come to assured's knowledge, and shall, on reasonable demand, pay the additional charge for the same according to the established scale of rates, for the time such increased hazard may be or shall have been assumed by this Company during the continuance of this insurance.

By this clause the Loan Society undertakes to notify the Insurance Company of changes of ownership and of hazard:

1st. As soon as it becomes aware of either.

2nd. And to pay any additional charges on reasonable (?) demand.

This promise reads fairly enough, but we must consider, in estimating its value, how ready and how anxious the owner or occupant of premises insured may be expected to be to notify the Loan Company of increase of hazard, etc., and so render himself liable to be called on for additional premium, it greatly depends upon what kind of man he is. If he never notifies the Society he cannot do himself an injury, because the liability of the Insurance Company is provided for in any case.

3rd Proviso.—*And it further agreed*, That whenever the Company shall pay the mortgagee any sum for loss under this policy, and shall claim that, as to the mortgagor or owner, no liability therefore existed, said Company shall at once be legally subrogated to all the rights of the mortgagee under all the securities held as collateral to the mortgage debt, to the extent of such payment, but such subrogation shall not impair the right of the mortgagee to recover the full amount of his claim; or said Company may, at its option, pay to the mortgagee the whole principal due or to become due on the mortgage, with the interest then accrued, and shall thereupon receive a full assignment and transfer of the mortgage and all other securities held as collateral to the mortgage debt.

Not to be too hard with the Insurance Company the Loan Society very kindly undertakes to hand over to it the Society's rights, privileges and securities (either wholly or to the extent of the payment for loss), as against the owner or mortgagor; provided—

1st. That the Insurance Company first pays the loss money to the Loan Society.

2nd. That the Insurance Company claims it is not liable to the owner under the policy.

3rd. If the Insurance Company chooses to pay the Society the money loaned in full, and assume its (the Society's) position as mortgagee.

The bait held out to the first Insurance Company, name unknown, to waive its "conditions," and give an indisputable policy, and who, like our great ancestress, Eve, fell before temptation to the hurt of all, was no doubt the introduction of a large and scattered business, the premiums for which were certain to be promptly paid each month by the Loan Society. The concession thus made by one Company naturally led others to do likewise, until it came to be a general thing to grant these conditionless policies to loan, building and kindred societies. True, at the outset many refused to grant such favors, and objected vigorously, but with all, or nearly all, their prudent objections were overcome, and the competition for the business of these societies became keen. Then came another concession. Seeing the efforts put forth to win their patronage, the shrewd managers of Loan Societies felt that some consideration was their due if they favored the claim of any Company for the coveted business, and so it came round that, for the privilege of issuing a conditionless policy, the Insurance Companies gladly pay ten and twelve and a half per cent. to the managers of these societies, on the premiums introduced by them. In return, the Society undertakes to send all the insurances it can control to the Company selected. There are occasionally, of course, cases that cannot be controlled; usually new borrowers who insist on insuring where they please, and, owing to competition amongst Societies themselves for business, too much is not insisted on, but parties already on the books, and who are not in a position to resist, are coerced, and without redress. We have seen a written communication to a borrower informing him that if he did not at once place his insurance with such and such a Company the Society would do it and charge the premium to him. An independent, spirited man might feel sore at such dictation, but the "borrower is servant to the lender."

As granting these special privileges to Loan Societies is still continued, We presume some of the Companies make money by it, or hope to. The chief objections to the system are:

1. However good a case the Insurance Company may have to prove arson on the part of the owner of the property insured, they must, nevertheless, pay the Loan Society the loss in full without question.

2. If they choose to accept subrogation of the rights of the Society it may happen they find themselves in possession of some smoking ruins and a lien on the land, of more or less value, and upon which they realize at a loss, with perhaps a lawsuit thrown in.

3. The Commission paid to the salaried manager of the Loan Society for his "good-will" and use of the thumb-screw, is so much taken out of the income of the local agent, who works for his commission, and whose income is often materially affected by the withdrawal of these "Society Risks" from his field—for Building and Loan business is nearly always transacted between the principals.

We think it must be admitted that in granting the "mortgage clause," as set forth above, Insurance Companies have given a valuable privilege for which they get but poor value, all considered. Also that under the ordinary system they had a better chance to reach a profit, or a larger profit, because it would be left to them to *reject* or accept these risks on their merits, but when you undertake Loan Society business you must contract to *take all* good, bad and indifferent.

(To be continued.),

WINNIPEG.

The *Insurance and Real Estate Journal* of New York reproduces a letter written to the *Commercial World* of London, by a former resident of Winnipeg, to show how little a "grave official of an Insurance Company, however otherwise efficient, knows of the geographical position of a country in which his agents are transacting a valuable business," and agrees that the cause of the establishment of the projected new Mutual Fire Insurance Co. in Winnipeg is the contemplation of the insurance companies having agencies there to charge excessive rates.

SIR,—I am induced to send you some facts which may be of interest to the fire insurance companies, in consequence of the great want of knowledge shown me by a prominent official in one of your largest London offices doing business in the city of Winnipeg.

In the first place, he thought Winnipeg was in Winconsin (United States). Now, Winnipeg is the capital of the new (1870) *Canadian* province of Manitoba, and is a city of some 25,000 inhabitants, with an assessment of \$30,000,000 or £6,000,000; in a few years it will, probably, be the second city in the Dominion. It has wide streets, some of the principal being forty-four yards, and most of the others from twenty-two to thirty-three yards wide. It has many fine brick and stone blocks of buildings, some seven or eight chartered banks, three colleges, about a score of churches and places of worship, six public (free) schools, water works, whose hydrants throw streams of water over the highest buildings, electric lights in streets, gas works, street railways in progress of being built, opera houses, hospital, seven main and local railways in operation or being constructed, and last and not least, the best fire establishments and brigades of any place of its size in Canada, consisting of a paid brigade, four steam engines, some chemical engines (I think three), and three or four fire halls or stations, some in course of erection, connected with all parts of the city by electric bells and telephones.

The next thing that astonished me was his ignorance of the rates charged by his company. He thought a half per cent. was about the thing, as most of the buildings were of wood; and when I told him three per cent. was paid it nearly took away his breath; but when I further told him that my agent had just written me to say that the insurance ring in Winnipeg contemplated raising *that* rate to 5¼ per cent., he failed to express further astonishment. Yet this is a fact, which seems almost incredible, in the face of the comparative absence of fires since last March (when some took place through incendiarism; the incendiary was caught and punished), and considering the increased protection in the way of a more efficient fire brigade, which *then* was good.

Risks were taken at a little over one-half per cent. on semi-detached

wooden buildings (dwellings) last May; and it does seem to me to be out of all conscience to charge 5¼ per cent. on brick veneered stores (shops—haberdashers, boots and shoes, groceries, &c.) *cornering* on streets, one of which is forty-four yards wide with one fire hall about 200 yards off, and another—the head-quarters of the brigade—500 yards away.

The effect of these *extortionate ring rates* will be to deter people from insuring, and they present a good opening for free, fair dealing new companies to do the future business of Winnipeg, which will be considerable, and should be well worthy the attention of some of your subscribers.

We reproduce the letter, which amuses us, as it did the *Insurance and Real Estate Journal*, and as it will those who are well posted in the premises, and possibly even the "grave official" himself; prefacing it with the remarks that managers of English Fire offices usually know more than they tell, and generally "fail to express further astonishment" when their informant begins to dilate on "insurance rings," and that at the best Winnipeg is as yet actually a wooden frontier town with a few brick blocks.

We know that on many buildings there 5¼ per cent. has proved and must prove a losing rate, and that wise companies will only write small lines even when *offered tempting premiums* to do so, and as to deterring people from insuring—well!—fire insurance is hardly that sort of a business. We heartily wish it would deter people from building fire traps, even by *charging* 115 per cent.; then the "future business of Winnipeg" would be more considerable, and the absence of fires would be far less of a "comparative" nature than our friend admits it to be.

THE LION FIRE AND LIFE OFFICES.

From *The Review* (London) we glean the facts that at meetings held on the 4th December ult., the Life Company had practically determined to wind up business, having found that there is actually no room for it at home. The Company started under good auspices here, and under the able management of Mr. Frederick Stancliffe would undoubtedly have been a success in Canada. There appears to have been a complete rupture among the French and English directors and shareholders, and, as a natural consequence, when a house is divided against itself it cannot possibly stand.

The Lion Fire Office has every inducement to go on with its business at home and abroad. Its reputation stands deservedly high, and, by continuing, the shareholders will, we believe, be acting wisely, and will thus be qualified to reap the fruits of the seed sown.

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

As stated in the December issue of *INSURANCE SOCIETY*, Canada is to be favored with a new Insurance Company hailing from the Green Isle, namely, The National Assurance Company of Ireland, the Head Office of which is in Dublin. This Company was established in 1822, and has a capital of £1,000,000 sterling.

Messrs. Hugh Scott (of Scott & Walmsly, Toronto) and Mr. L. H. Boulton (formerly manager of the British America) have been selected as its Representatives for the Dominion. The Head Office is to be in Montreal, under the supervision of Mr. Boulton. The Company intend to do a general Fire business in the Dominion, and contemplate commencing business early next month.

THE CITIZENS INSURANCE COMPANY OF CANADA.

To watch the progress of an enterprise that has had its inception and career in one's own city or country is always a matter of interest, and it becomes the more especially so when the enterprise has had a hard struggle for existence, and has been roughly handled by its more fortunate or more powerful competitors.

The Citizens Insurance Company of Canada was incorporated in June, 1864, and commenced business on January 1, 1865. Of its history during the first eleven years we find no record in the Dominion Blue Books, but in the report of the Superintendent of Insurance for 1875 it appears that on December 31, of that year the status of the Company was as follows :

Authorized Capital.....	\$2,000,000
Subscribed Capital.....	1,176,500
Paid-up Capital.....	117,650
Reserve of Subscribed Capital.....	1,058,850
Assets (Fire and Guarantee).....	201,213
Assets (Life).....	78,629
Total Assets.....	279,842

Evidently the eleven years work had not been of an unprofitable nature, as we find a surplus of \$6,842 recorded over capital and all liabilities (including reserve for unearned premiums).

In following the career of this Company we propose to examine in a brief manner the Fire business, leaving the Life, Guarantee and Accident branches for future reference.

The Life branch is now made completely distinct from liability from loss in the other departments by Act of Parliament, which is a wise policy—as it now is universally conceded that in paying premiums on Life Policies a man should be completely guarded against possibility of loss from Fire disasters. Life Insurance is now reduced to such a scientific basis that, setting aside wilful fraud or reckless extravagance, an insurer may rest perfectly certain that his policy will bring certain assistance to those who have depended on his wise provision for their welfare.

In the case of the Citizens Insurance Company every evidence goes to show that the comparatively small Life business it does is done in a safe and wise manner, and is cut off from all fear of disaster from the other departments, and having said this we leave it for future reference.

The Guarantee branch is discontinued, and the Accident branch will deserve separate notice.

Returning to the Fire Department, which is the main feature of this Company's business, we gather the following facts from the Blue Books :

	Premiums Received	Losses Paid.	Net Amount at Risk.
1875.....	\$129,893	62,632	11,042,299
1876.....	244,363	168,608	17,689,966
1877.....	136,653	309,010	11,727,269
1878.....	91,971	69,599	8,333,414
1879.....	89,718	71,197	9,131,773
1880.....	87,041	55,674	10,315,124
1881.....	100,873	89,058	13,021,443

It is clear that a "big push" was made in 1876 for increased business, but the St. John, N.B., and other conflagrations entailed very heavy losses, and the subsequent

years show a less volume of premiums, but with more favorable results. These figures of course do not show the expenses of management.

As an exhibit of the financial position of the Company during these 7 years, the following statement is compiled ; the surplus and impairment columns represent the favorable or adverse result to *Shareholders* after all possible liabilities (including allowance for unearned premiums) have been deducted.

	Subscribed Capital.	Paid up Capital.	Surplus over paid up Capital.	Impairment of paid up Capital.	Reserve of uncalled Capital.
1875..	\$1,176,500	\$117,650	\$6,842	.....	\$1,058,850
1876..	1,188,000	118,800	.....	\$56,160	1,069,200
1877..	1,188,000	237,600	.....	242,120	950,400
1878..	1,188,000	267,300	.....	184,806	920,700
1879..	1,188,000	267,300	.....	194,591	920,700
1880..	1,188,000	256,190	.....	149,072	931,810
1881..	1,188,000	256,190	.....	161,950	931,810

Here it is plain that at the darkest hour of the Company's career, the end of 1877, after making a call of 10 per cent. on the stockholders, the impairment exceeded the paid up capital (this of course in Fire Branch alone). But even then the policy holders had a reserve of \$950,400 of uncalled capital for their protection.

Examining the stock list at that date we find that :

10 Stockholders held over \$10,000 each, total	\$329,000
41 Stockholders held \$10,000 each.....	410,000
133 Stockholders held under \$10,000 each.....	449,000
	\$1,188,000

On scanning over the names, and with the knowledge that no person in this Company can relinquish or transfer his stock without the expressed consent of the directors, the conclusion must be arrived at that this proprietary is one which could well pay the full amount of their stock.

Doubtless the wiser course would have been to have paid up a larger portion of the capital in the more prosperous times, and the omission of this wise precaution left the Company without much ready cash after the 1876-1877 disasters.

However, the impairment has been decreased, first by smaller liability and again by profitable years, 1880 alone having secured \$45,518 to the good.

The directors then wished to decrease the amount of paid up capital, so as to write off this impairment, or bad debt so to speak, and to be able to commence paying dividends on the remainder. But Parliament would not grant this privilege without the proviso that another call should be made on the stockholders, which call the directors deemed it unnecessary to make at that time.

Another application is now being made to Parliament for the same purpose, viz., reduction of amount of paid up capital, not affecting in any way the liability of stockholders for the uncalled amount of \$931,800, for which they are still to be liable, but to deduct the amount lost from the capital called up, leaving this paid up capital at its actual present value.

The Company had an agency in Great Britain mainly for reinsurance of surplus lines from British Offices, and that such reinsurance was granted to it there, and is freely given to it here by leading companies, is evidence that there is no

hostility shown towards it by the managers of those offices.

This agency was not unprofitable, but the system prevailing in England of quarter days, and the delays taken by British Companies in furnishing statements, added to the fact that, while losses had to be promptly paid, the premiums in some cases did not come to hand for a year or two after, led the directorate to think it better to confine their business to their own Dominion.

It is well to note these facts and have them well understood by Insurance Society generally, as there have been of late many reports spread, of a nature very detrimental to this Company, and in a spirit which is the very *reverse* of that of *fair play*.

These reports are mainly spread by agents of rival companies, and do not find confirmation from the managers or general agents of these offices—who as a rule admit that the prosperity of a well-managed and conservatively progressive local company is in no way detrimental to their own success.

While it is evident to an impartial on-looker that grave mistakes were made in past years by want of sufficient forethought, by somewhat reckless greed for business and probably by over-parsimony in matters where such must always prove false economy, yet, it is also evident that from the amount paid in conflagrations, viz. :—

St. John, N. B., and other N. B. conflagrations in 1876-1877.....	\$250,000
St. Johns, Que.....	30,000
St. Hyacinthe, Que.....	40,000
Quebec, 1881.....	22,000
Quebec, 1882.....	40,000

both that the management was judicious in not accumulating their liabilities to a greater extent than their assets would meet, and that the Company has a record of 18 years duration as furnishing indemnity.

And, with a proprietary composed largely of men of known wealth, honor and courage; not daunted by the loss of their valued leader, Sir Hugh Allan, the late president; but rather feeling it more than ever their duty to maintain the position and increase the usefulness of the Company; the Citizens Insurance Company of Canada is undoubtedly worthy of a fair share of the patronage of the insuring public.

Should any corrections be offered by officers of the Company, they will be gladly inserted in our next issue, when we purpose to remark on the Life and Accident branches of this Company.

"THE FIRST ANNUITY MONGER."

One of the earliest, if not the very first, English dealer in annuities of whom we have any record was named Audley, and lived in the sixteenth century. He was at first a lawyer's clerk, earning six shillings per week, but so great was his parsimony that he lived on half this and saved the other half. By this means, and helped by various tricks which he had learnt during his apprenticeship to the laws, he saved £600, with which he bought from a nobleman an annuity for nineteen years of £96. The nobleman died, and as his heir neglected to pay the annuity Audley made him pay £5000 in fines, etc.!

The following story is told of him by Mr. Francis, and

well illustrates his craftiness: A draper was arrested for a debt of £200. Audley bought the debt of the person to whom it was owned for £40, and was immediately offered an advance on his bargain by the fraudulent tradesman. Audley refused the terms, and when the draper pressed, as if seized by a sudden whim, he consented to discharge the debt, if his creditor would sign a formal contract to pay within twenty years from that time one penny, to be progressively doubled on the first day of twenty consecutive months, under a penalty of £500. The terms seemed easy, and the draper consented. The knave was one of those who grow rich by failing. But here Audley had him in his net. Year after year he watched his prey; he saw him increase in wealth, and then made his first demand for one penny. As month succeeded month he continued his claim, progressively doubling the amount, until the draper took the alarm, used his pen, found that to carry out his agreement would cost him nearly £4400, and, to avoid it, paid the penalty of £500; his only revenge being to abuse Audley as a usurer, probably wishing with all his heart that he could "kill with cursing."

Audley also sold annuities. So great was his reputation for wealth that the thrifty poor bought annuities on "the security of the great Audley," with the savings of their youth to provide for their old age. And every contract he entered into he fulfilled. "His word was his bond; his hour was punctual."

He became an officer of the Court of Wards, and with the immense funds then under his control it may be imagined to what an extent his annuity jobbing increased. When he was once asked what the value of his office was, he replied, "some thousands of pounds to any one who wishes to get to heaven immediately; twice as much to him who does not mind being in purgatory; and nobody knows what to him who will adventure to go to hell."

When he died he left a million pounds behind him. This is probably equivalent to about twenty million dollars at the present day. All this immense fortune passed to a stranger.

KEEP UP YOUR POLICIES.

Reader, if you are insured in a reliable company do not permit your policy to lapse. It may prove to you and your family the best investment of money you ever made. We have never known of a man who has kept up an endowment policy to the expiration of its term, and realized upon it, who did not wish he had taken a larger one. We have never heard of the family of an insured who declined to receive the money generously provided for them.

We do not advise a party to take more insurance upon his life than his means will admit of—that is, he should not purchase more than he has a reasonable expectation of being able to meet, as the payments become due. But having taken insurance (if the company is reliable) by all means keep it up. It is as necessary to stay in as to get in. If life or endowment insurance is a good thing to buy, it is a better thing to keep.

Many millions are distributed annually by the life companies among their patrons. It carries to thousands of families every year the glad tidings of contentment, happiness, and support—which, had life insurance been neglected, would have been sorrow, degradation, and suffering. We therefore urge the patrons of all life companies above suspicion to "hold fast to that which is good," and adopt the motto, "Never surrender."—*Etna*.

THE NEW BRUNSWICK BOARD OF FIRE UNDERWRITERS.

REPORT OF THE EIGHTEENTH ANNUAL MEETING HELD AT ST. JOHN, N.B., 10TH JANUARY, 1883.

The following Companies were represented at the Meeting, viz:—Royal, North British and Mercantile, Queen, Imperial, Ætna, Hartford, Northern, Liverpool and London and Globe, Commercial Union, Lancashire, Scottish Union and National, Phoenix of London, Fire Insurance Association, Royal Canadian, Norwich Union, Western, British America, Phenix of Brooklyn, City of London and Citizens.

The following report of the inspection of mercantile risks by the Chief of the Fire Department and the Captain of the Salvage Corps was read:

SAINT JOHN, N.B., 15th November, 1882.

THE NEW BRUNSWICK BOARD OF FIRE UNDERWRITERS.

GENTLEMEN:—Having been requested by your Board to undertake the inspection of the buildings situated in the mercantile portion of the city, we desire to report that we have attended to that duty, and thoroughly examined the buildings designated by the President of your Board, and herewith submit a detailed report of our labor. The work attendant on the inspection has been very great, nevertheless we must express our satisfaction at the willingness of the owners and tenants of the various properties inspected to carry out any suggestions made by us for their safety. In every instance we were treated most courteously, and generally the tenant accompanied us on our tour of inspection. Many of the suggestions made by us were attended to immediately. In the "Remarks" column of the report we have in some cases ventured to express an opinion, and, whilst aware that our advice was not sought by the Board, we felt that we would be remiss in our duty had our opinion been reserved. The Chief Engineer of the Fire Department, soon after his appointment to office, inspected many of the mercantile risks, with a view to posting himself as to the interior of the buildings, and to determine the best method of attacking and subduing any fires that might occur, at the same time giving suggestions for the safety of the occupants. He is pleased to say that in this present inspection he found that his former suggestions had, to a great extent, been carried out. He is also desirous of saying that he will be ready at all times to receive any suggestions from your Board, and while he has the honor of holding his present office his constant aim shall be to make the Fire Brigade efficient, not only to the citizens at large but to the Insurance Companies doing business in the city of Saint John.

Hoping that the Inspection Book now submitted will prove satisfactory to the Board, and regretting our inability to report at an earlier day, we have the honor to remain, gentlemen,

Your obedient servants,

JOHN KERR, Chief Engineer Fire Dep't.

O. BLOIS, Captain S. C. and F. P.

After some routine business was transacted the President read his Annual Address.

TO THE MEMBERS OF THE
NEW BRUNSWICK BOARD OF FIRE UNDERWRITERS.

GENTLEMEN,

On this the eighteenth anniversary of the organization of our Board it affords me pleasure to be able to congratulate you on its continued efficiency, and on the satisfactory results of its efforts in maintaining equitable rates for Fire Insurance throughout the Province, and in otherwise promoting the interests of the Companies represented.

While we observe with regret the frequent disregard of correct principles of underwriting, and the demoralization in rates which prevails in several sections of the Dominion, and also in portions of the United States, we cannot but feel more than ever convinced of the necessity for the maintenance of adequate Tariffs, and for the systematic education of Underwriters in the very responsible duties which appertain to their profession.

When we reflect on the liberal treatment we receive from the great Corporations we have the honor to represent, on the importance of the trust committed to us, and on the magnitude of the capital we are empowered to place at risk, we must seriously feel the great responsibility of our positions, and our obligation to prove that we are in every sense worthy of the confidence so freely reposed in us.

As President of this Board, I feel proud in being able to express my opinion, that there is no portion of this Continent where the business of Fire Insurance is more ably and influentially represented and more honorably conducted than in this Province, and my opinion on this subject is shared by such of our Managers and Inspectors as from time to time have visited our City.

Since our last annual meeting our membership has been increased by the "Scottish Union and National," and by the "Agricultural Insurance Co. of Watertown, N.Y.," and I venture to hope that ere long we may welcome at this Board "The Sovereign Insurance Co." of Canada, which has lately entered on a more extended sphere of action, under the guidance of the able and conservative underwriter who is its present Manager.

The organization during the past year of our "Salvage Corps," and the arrangements made between this Board and the Civic Authorities, in respect of the maintenance and government of the Corps and horsing of the waggons, must be regarded as satisfactory, and I trust that the Corps will continue to sustain the reputation for efficiency which it has already acquired.

The Fire Department of the City is in first-class order, and the Chief Engineer has warmly seconded the efforts of this Board to reduce the Fire Hazard. A large quantity of new hose has been purchased during the year, additional horses have been provided for the Reserve Engine, and an improved style of harness adopted, which enables the Department to leave the Engine Houses within an average time of fifteen seconds from the first stroke of the alarm.

The determined but consistent action of this Board, in respect to rates of Insurance in the Town of Woodstock, N.B., has resulted in the purchase of an additional steam fire engine and in arrangements for the immediate provision of a proper water supply for that town.

The regular inspection of Mercantile Risks in this City has proved of great service, and I hope to see a similar inspection extended to the various towns of this province, believing, as I do, that the cost of such inspections is absolutely trifling, compared with the advantages resulting therefrom.

Our present Tariff, which has been in operation for upwards of a year, has, on the whole, worked most satisfactorily and it is not probable that many alterations therein will be required during the current year.

During the past year, new Insurance Plans of Moncton, Carleton and Sussex have been prepared, and the plans of St. John, Fredericton St. Stephen and Woodstock, N.B., revised under the direction of Chas. E. Goad Esq., C. E., whose untiring energy in furnishing reliable insurance plans, is deserving of much greater encouragement than has heretofore been extended to him.

Some Companies have practically learned the great value of these plans, and it is to be hoped that Mr. Goad will ere long receive the hearty support of all Fire Companies doing business in the Dominion.

In retiring from the Presidency of this Board, in which position you have honored me with your confidence for the past three years, I desire to thank its Members for the unvarying courtesy I have experienced from them while discharging the responsible, and sometimes delicate, duties which developed upon me; and I trust that the future, history of this Board will be characterized by the same honorable sentiments and devotion to the interests of our Companies which has hitherto elicited such warm approbation, not only from our own Managers, but also from the Insurance Press in the Dominion and in the adjoining Republic.

Wishing you all a prosperous and profitable business for 1883, and bespeaking for my successor in the Chair your confidence and support,

I am, Gentlemen,
Your obedient servant,

JAS. MACGREGOR GRANT,
President of the N. B. Board of Fire Underwriters.

The following resolution was unanimously adopted :

"That this Board regret the determination expressed by Major J. Macgregor Grant, for three years its President, to retire from the position he has so worthily filled; and, while reluctantly accepting his retirement from office, desire to express their sense of the valuable services he has rendered, of his courtesy to its members, his impartiality in the fulfilment of the duties of his office, and in his continued interest in the work of the Board."

The election of officers was then proceeded with, and Mr. Geo. E. Fairweather of the London and Lancashire was nominated as President. As there was no other nomination Mr. Fairweather was declared to be unanimously elected.

Mr. Peter Clinch was re-elected Secretary, and the following were appointed a standing committee on rates: T. B. Robinson, Royal Canadian and Norwich Union; O. Blois, City of London; Thos. Maclellan, Fire Insurance Association."

The expenses of the Board for the past year, including the printing of the new tariff, amounted to \$1,683.

QUEBEC APATHY VINDICATED.

(In a very vindictive manner.)

Advantages (?) of carrying on the Fire Insurance Business in the City of Quebec, as demonstrated by the City Engineer in a Report addressed by him to the Mayor and Corporation of that City, dated 5th December, 1882 !!!

CITY HALL, QUEBEC, December 5th, 1882.

His Worship the Mayor and City Council.

GENTLEMEN,—It was stated at last meeting of the City Council that the want of pressure at the late fire near the Custom House was due to the fact of there being a hydrant open at the time near Vallerand's in Rampart street, that Councillor Vincent had informed the City Engineer on the day before the fire that this hydrant was open and that he, the Engineer had neglected to have it shut. Such is not the case; that is: Mr. Corrigan knew the hydrant was open, and had it opened purposely to drain the pipes in Rampart and Hebert streets to allow of forming the junction to Bourget's.

Corrigan on the evening preceding the fire instructed Pleau, one of our men, to shut the hydrant, which Pleau did or *thought he did*.

Pleau has been doing this work for the last ten years, and is not known to have ever made a mistake, but on this occasion, the water at the time being off the ward, *he did not notice that he turned the key the wrong way and opened the hydrant still further.*

Now, had the want of pressure been due to this hydrant being open, which I shall presently show not to be the case, and the extension of the fire due to this circumstance, Pleau ought to be punished by being suspended or dismissed the service, *though, even so, no good could come of it, since any new hand in his stead would only be more liable to make a like mistake.*

On the contrary, as stated by Alderman Hearn, the loss of pressure was due to the broken and open state of the hydrant at the Quebec Bank, which the fireman who operated it, *in his plausible desire to open it beyond its full capacity, wrenched off the thread of the screw which worked the valve and let it flowing full bore over the street.* And how little the hydrant at Vallerand's influenced the pressure is seen from the fact that when Corrigan went down in the morning during the

fire to shut it, the water was rising from it with force enough to lift the iron cover over the well.

Too much fuss is made here over every fire of whatever extent; we are continually crying ourselves down and strengthening the position of underwriters in their endeavours to raise the rates of insurance.

On the contrary, if we compare Quebec with other cities, and taking all circumstances into consideration, *it must be admitted that our very inadequate water supply and small Fire Brigade, coupled with our narrow streets and shallow lots, work wonders; while in all modern cities, such as New York, Boston, Chicago, &c., where water is abundant, fire engines by the score and firemen by the hundred, or even thousand, where, to boot, the streets are 60 feet wide instead of 20, which many of them are here, the avenues from 80 to 120 feet and the lots 100 feet in depth or over, thus separating outbuildings from dwellings, while here they are hopelessly huddled together.* I say that with all these advantages, and the additional one of a continuous supply, *with no danger of mistakes of turning a stop cock the wrong way, as there are none to turn; notwithstanding all this, the extensive and ever-recurring fires in all these cities go to show conclusively that we are not worse off than elsewhere, and generally it is for the better that these conflagrations occur, as the burnt districts are thereby improved, a more substantial class of buildings erected, labor provided for the needy, and an occasion furnished the well-to-do of bettering their fellow-men while rescuing their dollars from the rust and dust of ages.*

Is it not for the better that this last fire has occurred in a locality where the proprietors are wealthy and so well able to put up more suitable and fire-proof buildings.

Was it not within the decrees of Providence that the crimated hydrant at the Quebec Bank, after having held its own for 30 years, should at last give way.

We are taught to accept as beneficial the visitations of Providence, and rightly so; then why growl as we do at every successive fire which always turns out for the greater good of the city.

Now as to the action of the Council on the report prepared by me for the joint Fire and Water Committees, it must be admitted on all hands that there should be but one head, and that as the time must come when, from old age, the present incumbents would be incapacitated from being on foot day and night to see to the double duty of supply for domestic purposes and supply for fires, the best thing under the circumstances was to charge the Chief of the Fire Brigade with it, he being still comparatively young and vigorous, and seeing that, as set forth in the report, a mistake on the occasion of a fire may be of much more importance than any he can make in the domestic water supply, *supposing that from want of experience such mistakes should for some time occur, or until Mr. Dorval has fully and thoroughly mastered the whole city distribution in all its details.*

CHAS. BAILLAIRGE,
City Engineer.

The above extraordinary and paradoxical document from the hand of the Quebec city engineer is decidedly difficult to understand. After proving to his own satisfaction that the want of water pressure at a recent fire near the Custom house was due to certain blunders and not due to others imputed, he goes on to say, "too much fuss is made over every fire." The people "are continually" crying themselves down, and strengthening the position of the underwriters to advance rates." Immediately after he admits that there *is* an inadequate supply of water, a small fire brigade, narrow streets, and shallow lots, buildings "hopelessly huddled together," danger of mistakes on turning stop-cocks the wrong way, etc., etc., none of which bad features he again admits exist in the more modern cities. Notwithstanding all this he says, "we are not worse off than elsewhere;" indeed, instead of the conflagrations being a calamity, he looks upon them as all "for the better," and includes them in the decrees of Providence,—no doubt for the special benefit of the City of Quebec.

It is not our intention to assume the role of preacher ; but we must say that to attribute inexcusable apathy and negligence to the decrees of Providence is "too thin," and we cannot believe that the intelligent people of the City of Quebec would for one moment accept so preposterous an assumption.

Taking the ground that the Quebec city engineer does—that all these conflagrations are "for the better," and within the decrees of Providence, it must follow that whenever a fire happens in Quebec it is more judicious, in fact right, to let it go ahead and burn as far as it will. It is according to his belief within the decrees of Providence, and therefore there is no use in trying to fight it. We can well imagine Mr. B. saying to himself—"It is *only* the Insurance Companies 'who have 'to pay the piper,' and so long as it comes out of the pockets of such rich corporations and they don't feel 'it there is no loss or waste to any one in particular. 'Then why should Quebec people growl as they do at every successive fire which always turns out for the greater good of the City.'"

This is the doctrine of the Quebec city engineer and let the Insurance Companies not "forget it."

Did it, we wonder, ever occur to Mr. Baillairge that Insurance Companies carry on business for the purpose of making money? Or, does he think that they all have such an interest in the modernizing and general improvement of the City of Quebec that they are going to write there for the same rates of premium as in the more modern cities, where water is abundant at all times, fire engines always on hand, brigades efficient as to numbers and qualifications and streets from sixty to eighty feet wide. Certainly if there is a discrimination as to the rating of individual risks, there must be discrimination as regards the general rating of cities.

Did Mr. Baillairge ever think of the amount of loss and suffering caused to the people who are turned out of employment and bereft of "house and home" by reason of those conflagrations which from time to time have swept whole districts in the City of Quebec?

If we are to consider the city engineer as the mouth-piece of the City Council, for they received the Report referred to apparently with approval, then it is time for the Insurance Companies to consider *what rates* are really adequate for the City of Quebec. Whether the last advance made will be sufficient to cover the risk of the imputed "decrees of Providence," or whether it would not be better to withdraw altogether until such time as the water supply, fire appliances and police are put upon such a footing as will remove at once and forever the stigma under which Quebec lies, of being the most backward in those matters of any city in the Dominion.

THE JAMAICA FIRE.

Advices from Jamaica, under date of the 14th ult., give the following account of the great fire there:—

This city, with a population of 38,556, as shown by the census of 1881, was visited on Monday last by a fire greater and more disastrous than any within the memory of the oldest inhabitant. It originated in a lumber-yard opposite the wharf premises of the Atlas Steamship company. The alarm was given at ten minutes to 2 p.m. At five minutes past 2 p.m. the fire brigade were on the spot, but their efforts to stay the progress of the flames proved unavailing owing to the force of the sea breeze, the want of pressure in

the water-pipes and their few appliances. The brigade is a small one, and is unprovided with hooks and ladders, and it may be stated that there is not a powder magazine in the city. The fire soon proved uncontrollable, and by five o'clock the whole commercial and, indeed, the greater part of the lower city was in ruins, save in a few isolated regions, chiefly occupied by fireproof fancy stores. The accustomed land breeze now checked the northerly advance of the flames from the sea, but their onward rush did not at once abate, and toward the west they were kept back with the greatest difficulty from the railway and customs premises. By ten o'clock the wharves, warehouses, stores and business places of every description, and almost every private dwelling in the lower part of the city to the west, and in some cases to the north of the business section, were completely destroyed. The flames did not commence to abate until midnight, but the exertions of the firemen in pulling down houses in advance, aided by officers and men of Her Majesty's Army and navy, the men of the Atlas, steamship Ailsa, and the various marines in port, together with the energy of many private citizens, now checked the fire in all directions. By Tuesday morning mere smouldering heaps and gutted walls remained the sepulchres, as it were, of the fortunes of the city. There are 582 house properties destroyed, which yielded a rental of \$160,000. The value of the landed property destroyed is estimated at \$2,500,000, and the total loss is roughly estimated at over \$15,000,000. There are 7,000 persons homeless and several thousand more destitute. There are fifteen fire insurance offices doing business in Kingston, and it is estimated the losses will average £10,000 for each, which will make a total of £150,000 covered by insurance.

The origin of the fire has generally been ascribed to incendiarism, but another account, given by an eye-witness, furnishes a romance almost tantamount to that of Mrs. O'Leary and her cow in Chicago. Says this party, who was the wife of an officer on one of the steamers lying in port:—

I was out with some friends, when cries of fire were heard and echoed along the street. We at once learned how the fire was supposed to have occurred. A boy was in a lumber yard smoking. His father had repeatedly threatened him for being there, and only a day or two before he had been flogged for the offence. But the punishment did not seem to affect him much, and on this day he was smoking as usual on a pile of shavings, with some companions at the gate watching for his father. In a spirit of fun they suddenly yelled, "Wolf, wolf, your father is coming." The boy hastily scrambled to his feet, and flung the lighted pipe on the shavings. A good breeze was blowing, the tinder kindled, and a moment later the yard was on fire, with the boys running away, as fast as their legs could carry them. But there is another thing about this matter that has not been noticed, and it may account for the sudden springing up of fires during the night far away from the general blaze. The negroes have long been in a state of discontent at the policy of the Government, in fact they have chafed under its increasing exactions. Now, it is well known in Jamaica that anonymous letters were circulated, saying that the town would be destroyed. The threats were known in certain circles, extensively discussed, and in many cases thought of serious moment. However true these rumors may be, the conduct of the natives during the fire showed remarkable indifference.

The more generally accepted version of the matter, however, is that the fire was due to the revenge of an incendiary who was in the employ of Mr. Fuertado, the gentleman on whose wharf the fire originated. Mr. Fuertado had some time ago charged the supposed culprit with theft, and when he did so the culprit threatened that he would do "something to Mr. Fuertado." However when he served his time in Jail, he returned to Mr. Fuertado and sought employment, which was refused. He then again threatened Mr. Fuertado, and went away vowing vengeance. He was seen running up the lane belonging to Mr. Fuertado a few minutes before the fire broke out. The constabulary are following up this clue, and they are sanguine of getting as much proof as will lead to a conviction.—*Insurance Monitor.*

THE FIRES OF THE WORLD.

(From the London Times.)

The Fire King levies every year a sum almost equal to the British revenue, for it rarely falls below 70 millions sterling; yet modern science feels a keener interest in observing the transit of Venus than in devising means to check such enormous waste of property. We pride ourselves on being eminently a practical people, and although Great Britain is one of the nations that pay the largest tribute to the Fire King, we submit to it as if it were inevitable, and accustom ourselves to regard it as such. It is not so long since our ancestors in like manner paid yearly tribute to the pirate Bey of Algiers, and in later times we allowed numbers of little chimney-sweeps to be suffocated every Christmas, on the same plea of the inevitable. But means have been found to remedy such things, and if we felt a little more concerned about fires we could reduce their frequency and damage probably 20 per cent. without infringing on those rights of the subject which should be identical with the *salus populi suprema lex*.

The indifference that Englishmen feel in the matter of fires is not peculiar to our race, but shared by most nations, and reminds us of Sheridan sitting before the blazing ruins of his theatre, and observing that "A man has a right to sit by his own fireside." This fatalism paralyses the British Association, House of Commons, Social Science Congress, and Court of Aldermen, and but for the Press the evil would have no vigilant adversary to oppose its progress. Doubtless the reason why philosophers, statesmen, and aldermen fail even to make an effort is because they regard the insurance companies as the born protectors of the public, forgetting that if fires could be prevented, the companies would have to perambulate the streets, exclaiming, "We have no work to do." A good fire is an excellent advertisement for them, and if fires declined one-half their business would languish. Unfortunately, owing to increased negligence, the number of fires is growing twice as fast as the population, and hence the insurance companies are, in general, prosperous, for the more fires the more money London pays yearly to the companies, viz. :—

	1851-60.	1861-70.	1871-80.
Fires per annum.....	977	1,430	1,795
" per million inhabit.	389	418	465
Insurance premium.....	£870,000	£1,130,000	£1,370,000
Per inhabitant, pence.....	82	91	95

Thus London at present pays the companies 40 per cent. more than the cost of maintaining 11,000 metropolitan police, and the annual premium is equal to 5 per cent. of the assessed rental of the metropolis. Our forefathers rebelled against ship money, yet we submit to a much heavier impost, one-third of which we could save by a little prudence. But we are parsimonious in our dealings with Captain Shaw's fire brigade, and extra liberal to the Insurance Companies. The latter are not to be blamed (as when they refuse to insure a fireman's life, unless on very heavy rates) if they are animated less by dictates of philanthropy than by business principles. They even perform some benefit by spreading over the public those losses which would be ruinous to the individual; but they are not really guardians against fire, nor is it correct to say "the companies have sustained heavy losses," since all loss falls upon the public. Few people have an adequate idea of the enormous sums annually paid to Insurance Companies, which amount to the average earning of a million able-bodied men, and yet this is much below 50 per cent. of the entire loss to nations by fire, as shown in the following table :

	Fire Ins. Premium.	Rate of Insur-ance.	Ratio of Prop-erty Insured.	National loss by Fire.	Do per Inhab. Pence.
U. K.	£6,900,000	0.25	46 p.c.	£9,100,000	61
France.....	3,760,000	0.10	75 "	3,200,000	20
Germany ...	6,500,000	0.21	74 "	6,100,000	32
Russia.....	900,000	0.50	9 "	21,000,000	60
Belgium....	400,000	0.10	43 "	500,000	22
Scandinavia .	300,000	0.27	27 "	1,000,000	35
United States	11,000,000	0.90	15 "	22,500,000	105
Canada.....	1,550,000	1.10	30 "	4,100,000	230
The World..	31,910,000	0.27	43 "	57,500,000	59

From the above it appears that the loss per head is greater in the United Kingdom than in any other country of Europe, although, as compared with national wealth, Russia suffers more heavily. If we add one-fourth for indirect losses the damage to Great Britain is 1 per cent. of our national earnings, say, three days' labor yearly of our whole population. Notwithstanding the increase of fires, they make little or no impression; those at Wood street and the Alhambra were almost forgotten in 48 hours. The Companies pay the policies, and the builders set to work again on the blackened sites, just as the inhabitants of Guatemala, after each earthquake, rebuild their houses among the ruins that have entombed some of their friends.

It is time to shake off this apathy, and call a meeting at St. James' Hall to petition Parliament if the municipal authorities still turn a deaf ear to Captain Shaw's solicitations. Above all, the public should free itself of the delusion that any improvement can come from the Insurance Companies, since fires are precisely their *raison d'être*, and it is not fair to expect any more of them than simply to pay the policies for which they charge us the trifle of £1,370,000 per annum, which is 15 times the sum allowed by our opulent city for the support of Captain Shaw's Fire Brigade.

LIVE AND LET LIVE.

OR,

The Golden Rule in Agency Work.

(From the Insurance Agent and Review.)

"Do unto others as you would that they should do unto you."

This golden rule, based upon scriptural injunction, embodies not only a first principle of that Christianity which should guide all our actions, but also the quintessence of worldly wisdom.

Its pendant in social economy is this axiom: that no individual member of a community can do any real good for himself without at the same time—involuntarily if you will, but still absolutely—doing some real good for others. Nor can he do any real good for others, without at the same time doing some real good for himself. Let us consider briefly whether we can apply these two propositions, which are, in point of fact, correlatives of each other, to that branch of commercial industry in which we are especially interested, so as to derive some profit from the inquiry.

First, then, let us deal with the higher and nobler proposition which heads this article, and, treating it from the point of view of its inherent worldly wisdom, search out the conclusions to which it will lead us.

It must be self-evident to every reflecting person, that if a man once acquires a reputation for systematically failing to do to others as he would be done by, it will not be long before that man becomes a social outcast. At first such a one will be spoken of as a remarkably smart man; then his acquaintances will allude to him as a clever but rather dangerous fellow. Later on it will be whispered of him that he is a tricky fellow; until at last it will come to this, that though his acquaintances may not care or dare to say it openly, he will be considered, and to a great extent treated, as a swindler. While, on the other hand, the man who acquires a reputation for the strict observance of the lofty principles we are considering, may not make, and probably will not make, so rapid an ascent of the ladder of life at starting as the other, he will soon come to be treated as the honest man he is. It will be said of him that his word is as good as his bond, and that he is in every way trustworthy and straightforward. And the accession of credit arising from the regard and confidence of his friends will enable him to climb far higher, and, in the end, far more quickly, than he who, by unfairly jostling and shouldering aside his fellows, scrambles hastily up the first few rungs of the ladder, only to fall from it altogether, long before he shall have climbed half-way up, for the want of the moral support of his compeers. For men in civilized communities are interdependent—there is no permanent place there for Mr. Graball. And those who fail to

recognize their mutual and honourable interdependence with their neighbours, are in danger of some day being forced to recognise, as paupers, their utter and dishonorable dependence.

But, it may be asked, what has all this to do with Insurance Agency? It has this to do with it. That there is no policy so blind, so foolish, and so fatal as to seek to do business for the Company you represent by throwing mud at all the rest.

No doubt the older, more experienced, and more successful agents do not need any warning on this point. For if any of them ever entertained any illusions on the subject, they have abandoned them long since. Nevertheless, it would, perhaps, be instructive to inquire how many unsuccessful agents have owed their want of success to this very failing.

It is an insult to the common sense of an intending assurer to tell him that the Company he is solicited to enter is the only Company he can safely deal with. For, though he may not know much of the matter, he will probably know enough to be aware that, of the large number of Companies doing Insurance business in England, very many are of the highest possible stability and honor. An agent who proceeds on these lines will, in seeking to besmirch his neighbors, most certainly end by befouling himself. An all-sufficient answer to the suggestion that such-and-such a Company is a good one to insure with, will always be found in something of this kind: "*The Company you speak of is, I believe, a good one, but I do not know its position so well as I know that of my own; I have not had the same opportunities of studying it, but I am speaking of my own knowledge and conviction when I say that the Company I represent is one in which you may safely and advantageously insure.*" In holding such language as this the agent is doing nothing less or more than his duty enjoins; but to exceed his duty is a blunder as fatal in the soldier of Insurance as in the soldier of public order or in the soldier of national defence. It is at this point of our argument that the axiom of social economy, to which we alluded at the commencement of this article, comes into play. By upholding on all possible occasions the character, standing, and trustworthiness of Insurance Companies at large, the agent is honoring his own Company, which in any, even the most favorable, case, is only one of many. Whereas we have seen that by dishonoring the others he has helped to cover a great and beneficent social institution with mud, which cannot fail to bury his own Company with the rest.

To many of our readers there may appear to be in this much that is self-evident. We most sincerely trust that it will be found to be so. But, writing from our experience of agency inspection, we are convinced that there is more of this unfair competition than is generally believed. And we are also firmly convinced that those who practise these arts will, for the most part, be found among the number of those who have accepted insurance agencies and have failed. We would venture to conclude by a repetition of the maxim at the head of this article: "Do unto others as you would that they should do unto you." Fight for your own Company on all possible occasions, and fight firmly; but, on the other hand, fight loyally and with honorable weapons, and the harvest will come from the increased confidence of the public in Insurance as an institution, and an increasing desire to take advantage of the benefits it offers.

REAL ESTATE.

The Toronto City assessment this year is \$60,000,000, four millions more than last year.

The total value of real estate in Hull is \$1,600,550, and the population 6,762.

The building progress of St. Thomas for the year 1882

is represented by an expenditure of \$306,000. Buildings valued at \$250,000 have been completed during the season.

Winnipeg.—Mr. A. W. Ross has sold the corner of Portage-avenue and Main-street for \$115,000 to an English Syndicate, who will erect a palatial brick block. This is the principal business stand, and Mr. Ross gave \$70,000 for it in April last. The adjacent property sold for \$225,000. There is an improved feeling in real estate.

Mr. G. H. Carroll, of Verdun, Manitoba, formerly of Brantford, has leased two townships containing 46,000 acres on Belly River, near the foot of the Rocky Mountains, for ranche purposes. He will form a joint stock company, Mr. D. Bergin, M.P., of Cornwall, having agreed to place \$20,000 worth of horses upon the ranche next spring.

Arbitration Award.—The arbitrators in the case of *The City Gas Company vs. The Quebec Government* for land taken for railway purposes on the river front, Hochelaga, rendered their decision recently (Jan. 8, 1883), allowing the Company one dollar per foot, \$16,840, there being just that number of feet—a fair valuation, taking recent sales in the same locality as an index.

Manitoba.—At their late sales of Southern Manitoba lands the Syndicate disposed of 50,000 acres, the average price being \$6.50; the aggregate realized \$325,000. These lands are sold absolutely, and possession does not entail settlement duties. The bulk of the purchasers were intending settlers, and they will prepare the way for the advent of feeding lines to the C. P. R., the Syndicate saying that they will run branch lines wherever they see traffic offering.

Toronto Real Estate and Building Trade.—Present indications are that next season will be one of great activity in real estate and the building trade. The probabilities are that prices will range higher in some sections of the city. Dealers in North-West lands who have not been as successful as they expected are turning their attention to city property and, with others who speculate in lands, are preparing to purchase extensively in the Spring. There being not the same risk in dealing in this class of property as is attached to that in the North-West. A number of builders and architects have contracts for large buildings, and many handsome private residences will be erected in the spring.

Montreal.—Among the recent sales of real estate we notice the following by Mr. T. J. Potter:

The property Nos. 246 and 248 St. Joseph Street was sold by private contract, on the 11th inst., to Mr. T. C. O'Brien for the sum of \$3,500. The area of the lot is 1,140 feet, and the price obtained is considered as an evidence of the advance which real estate is undergoing. He also sold by private contract on the same day two lots on Dorchester Street, West, at Côte St. Antoine (the Green and Atwater property)—each lot is 25 x 140, area about 7,100, feet for 28c. a foot, or about \$2,000—to Mr. Wm. Kenwood.

On the 16th inst. the fine residence of W. McLachlin, Esq. No. 643 Sherbrooke street, was, after a rather keen competition, knocked down to the Hon. Ruggles Church for \$14,000 and usual expenses, or \$14,280 altogether. The Williams Manufacturing Company's property, corner of St. Catherine and Wolfe streets, changed hands at private sale on the same day for twenty-three thousand dollars. Both sales were considered as showing a satisfactory rise in property.

On the 22nd two houses were sold by private contract for \$12,250.

Mr. Potter's sales by private contract for week ending 20th inst., were \$26,400, and by auction \$14,000, making a total of \$52,650 in the past few days.

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.

FIRE INSURANCE IN CANADA.

To the Editor of INSURANCE SOCIETY.

DEAR SIR,—The year 1882 has now closed, and as usual the result has been that the Companies, with one or two exceptions, have lost money.

Why is it that year after year, decade after decade, the result is invariably the same? Is there no remedy?

To read the Superintendent's insurance reports for the last fifteen years one would imagine that the English Companies came to Canada not to make money certainly, but to lose it.

It now behoves us as a class to discover a remedy, if such is possible, for this state of things, and to do this it will be necessary for us to start from the foundation of the evil.

If an English Fire Company is desirous of establishing a branch in Canada its next move is to get a representative. In the years gone by someone connected with the mercantile community received the appointment, now-a-days more care is exercised. How is this representative paid? Generally 25 per cent. commission and a 10 per cent. bonus on the profits. Man naturally being a greedy animal (and more particularly the insurance manager), his next move is a grab for premiums, and he cudgels his brains to find out how this best can be done. As a result he appoints agents at from 10 per cent. to 12½ per cent. commission, according to circumstances; the difference between this commission, his expenses, and his 25 per cent. allowance is our worthy manager's share.

The more premiums he can gather in the more he can make, hence he is continually urging his agents for more business, which the agent (having his own grist to grind) complies with by sending everything, good, bad and indifferent, that he can get a commission upon, which business our manager accepts, being blinded of course by his commission. This may seem to many a strong view to take of the evil of the commission basis, but there is no man living, no matter how clear his mind, but will be more or less influenced by his own personal gain.

And as a result we find every Company cutting and slashing rates, until insurance has become a bye-word, represented by brokers, solicitors and harpies, of every description and kind, from the city broker to the country canvasser, who will make false diagrams and lie, rather than have a risk rejected,—and is this all? *No*. I wish it were, but, as a natural result of this perverted state of things, we find insurers all over the Dominion dictating to the Companies what rates they will pay, what conditions accept, and what privileges they want, even how they want their losses adjusted,—who to adjust, and who not.

Take for example a town in business of say 1,500 inhabitants. The tenant of a frame store, dry goods perhaps, has a policy of \$1,000 expiring, what is the result? Every agent in the village is pestering his life out. I'll take it at 2 per cent., another at 1½, another at 1¼, and still another at 1⅓, and if that does not fetch him, offers 5 per cent. off. The application is written and signed, is forwarded along with a letter explaining that such and such companies offered at same rate, and he was compelled to follow. But what does our manager do? *decline it on account of rate?* Oh no, he simply gobbles it up as a turkey would a worm. Do you think my friend that this is an isolated case? *No*. It is what is taking place in every village and town in Canada at the present day, and it is called the *Science of Underwriting*, to accomplish which successful men must spend years and years of their lives, and the motive power of which is commission.

We now come to another phase of the question, this time enacted in cities. Here our managers have agents, special agents, brokers, runners, solicitors, office staff, and even the clerks and bookkeepers of wholesalers and retailers. All doing what? Certainly not spreading the gospel, *far from it*, but endeavoring, by fair means or foul, to still lower a rate, still waive another condition, still grant another privilege—of course without paying for it—*but at whose expense?* Certainly not at the expense of the above-named mass of struggling humanity, not at “our managers,” but at the expense of our poor deluded shareholder, who fondly imagined (we all know how vainly) that all this push, all this bustle, all this activity, was displayed in his interests, to help to pay the dividend which he had a right to expect upon his most dangerous and treacherous investment.

We now come to the remedy for this chaotic state of affairs.

But this nasty cure (to many) must be taken at once, and in *one* strong dose as follows: our managers' eyes being bandaged, their hands tied, and as the last, and the most necessary precaution of all, their legs also tied, for fear they should kick—(for they're like mules.) All now is in readiness, but who is to compel them to swallow the dose, for all equally are guilty, and of a necessity our Home Office administers it (which in England is called The Tariff); and notwithstanding their groans and sputterings the Tariff is an accomplished fact, and Underwriting is once more something nearer to a science than it has been for past years.

The millennium is now reached, and we are all a happy family: insurers are better satisfied, being saved the guilt of many lies upon their business; agents better satisfied and paid; our managers, instead of finding their premiums decrease, find them increasing; all Companies retain their business, their ratio of income to liability is fully 25 per cent. higher, and, instead of losing thousands every year they have a moderate surplus, and, most important of all, but a generally forgotten fact, the shareholder receives his own.

What was the reason that our managers were unable to form this tariff themselves? The answer must be given softly and in a whisper: because each and all of them are full of hobbies, self-opinionated, and will agree to nothing that is proposed by anyone but themselves, and, as a natural consequence, you cannot get two of them to agree upon anything.

These are the obstacles in the way of forming a tariff for Canada; everyone considering his “peculiar” ideas before the “common good,” and these ideas (I think I am wrong in dignifying them by that name) are the bane and curse of Canadian underwriting. Companies must be sacrificed before one of these our managers will give in, and often not even then.

Has the past taught our managers a lesson? Far from it; the evil is spreading more every day. It would seem as if the more fires we have the more reckless we become.

True we have in Montreal an association. *What is it for?* For the practice of doubtful eloquence. What has it done? Excepting Quebec and lumber rates *nothing* (the former has been to my certain knowledge broken, the latter possibly the same). Month after month it has existed; sittings, sometimes two hours, have been in vogue; motions have been made, and opposed; resolutions carried and afterwards reconsidered and rescinded, and the result is—“*Nothing*.”

A document is prepared by some Company or another, on the simplest matter possible, has been sent round for signature, *what has the result been?* Some managers say “no,” some “yes,” some neither one or the other, some nothing, so the thing falls to the ground.

Take the latest one for example:

We have had a large fire in Pembroke lately, where there are no fire appliances, rates were the same as in towns and villages having fire protection. Some managers having common sense left got a document up asking the Companies to co-operate to increase rates, it went the usual rounds, met the usual fate. Our managers could not agree, and Pembroke is as of yore—no fire appliances and most scandalously low rates. Examples innumerable could and would be given, if it would be the means of rousing our managers from the deathly stupor into which they appear to have fallen; but they will go on acting as fools and idiots until they sacrifice both themselves and their Companies, when it is to be hoped that their successors will create a new order of things.

A FOOL WITH A LITTLE SENSE LEFT.

SOCIETY NOTES AND ITEMS.

Smith's Falls, Ont., has been raised to the dignity of a town.

Kingston, Ont., fire losses during the past year amount to \$50,000, largely covered by Insurance.

Mr. W. Rowland has been appointed Inspector for Ontario and Quebec of the City of London Fire Insurance Company.

The **Royal Canadian Insurance Company** intend holding their annual meeting on Thursday, 1st day February. A dividend of five per cent. has been declared.

The **St. Lawrence Marine Insurance Association** of Pictou, N.S., pays a dividend of \$100 per share this year, and adds an amount to the Rest Fund that nearly doubles it.

Nineteen Fire and Fire-Marine Insurance Companies, of the United States, went out of existence during the year 1882. The Risks of all, with two exceptions, being reinsured.

Sixty-one mills in New England were lighted by electricity up to May last. In these sixty-one mills twenty-two fires have been recorded, attributable to electric lighting.—*Insurance Journal*.

Mr. D. Downes having resigned his position, that of inspector in the London and Lancashire Life Insurance Company, Montreal, has received an appointment in the Equitable Life of the United States.

At a meeting of the **Directors of the Citizens' Insurance Co.**, of Canada, held on 30th ult., Mr. Henry Lyman, Vice-President, was elected President in place of the late Sir Hugh Allan, and Mr. Andrew Allan Vice-President.

We are pleased to learn that **Mr. M. H. Gault, M.P.**, joint Chief Agent of the Royal Insurance Company, who has been for some time past seriously ill, is now on the road to recovery, and we hope soon to see him able to resume duties again.

Mr. E. A. Lilly, who has been for nearly ten years with the Royal Insurance Company, and at present holds a prominent position in their Montreal Office, is about severing his connection with that company to accept a more responsible position elsewhere in this city.

The **Quebec Fire Insurance Company of Quebec** is collecting a 5 per cent. assessment upon its shareholders. The gentlemen whose capital is invested in this corporation have certainly exhibited great courage and hopefulness. We sincerely trust future gains may recompense them for past losses.

The **gross assets of the Hartford Fire Insurance Company**, on January 1, 1883, were \$4,337,281 against \$4,072,575 in January 1882. The dividends have been paid from the earnings in the business, the income from investments, and balance of earnings having been carried to the surplus account.

Mr. F. E. Gilman, the gentleman alluded to in several papers as having purchased a controlling interest in the Royal Canadian Insurance Company, states that even if he held control he does not think he would wind up the company, as he considers the shareholders can and should get more money out of it by continuing business.

The **City of London Fire Insurance Company's** new office, No. 4 Wellington St. East, Toronto, although not having much pretensions as to size, is deserving of notice as to its internal fittings, which are certainly unique, and reflect credit on Mr. S. F. Magurn for the taste and ingenuity displayed in their arrangement.

A **New Marine Insurance Company, the Thames and Mersey**, are about to open business in Canada, and have appointed Mr. Henry Stewart, who has been for some years connected with the Marine Department of the Royal Canadian, as their manager. They are fortunate in securing the services of such an efficient and faithful officer.

We regret to note in the *Weekly Underwriter* that **Mr. M. Bennett, jr.**, Manager of the Scottish Union and National Insurance Company, Hartford, Conn., fell on the slippery sidewalk, and broke his left arm, in New York, on the 13th. inst. We trust the accident was not as serious as stated, and that, ere this, Mr. Bennett has quite recovered from the ill effects of it.

A **valuable article in the January number of the Insurance Monitor**, New York, discusses the prevalence of tornadoes, and presents maps showing localities of storms during the years 1875 to 1881. The title of the article is, "Why not Insure Hurricane Risks," and the writer proposes to follow the subject up in future numbers, which will be read with interest by the scientific as well as by the practical members of Insurance Society on this continent.

Mr. James B. Fudger, who for seven years acted as Accountant and Cashier in the Sun Life Assurance Co., Montreal, being about to sever his connection with that Company and enter into a General Brokerage business, was entertained at a supper at the residence of the genial and popular Manager of the Company, Mr. R. Macaulay, on Saturday evening, 30th ult. Mr. Macaulay, on behalf of the officers and staff, presented Mr. Fudger with twenty-five handsomely bound volumes, including the works of Dickens, Scott and Macaulay, and also a valuable masonic scarf pin studded with diamonds.

"**The Common Sense**" fire escape is the name given by Dr. Bessey to a useful invention to enable persons to escape from burning buildings. It is simply a cotton rope, capable of sustaining 600 lbs., with small wooden knobs riveted to it, at intervals of about twelve inches, to enable persons to climb or slide down it in safety. It is intended to be fastened securely by a staple at the base of the window, and has a lock snap at the free end, which will enable any person to put it around the waist of insensible or frightened persons and let them down to the ground. It has met with the approval of the chiefs of the Fire Department as being simple, reliable and inexpensive, and also of the proprietors of the Windsor Hotel, St. Lawrence Hall, and some of the largest manufacturers.

Mr. F. Stancliffe, who is at present in England, has been appointed General Agent for the Dominion of the British Empire Mutual Life Assurance Company, of London, England. This Company was founded in 1847; its assets amount to nearly \$4,500,000, and it has an annual income of \$760,000. A sum of \$375,000 has been invested in Canadian securities. The British Empire has made arrangements to re-insure the business of the Lion Life, and the policy-holders will be benefited by the change, as they will participate in the profits, which are to be distributed next year by the Re-insuring Company. The Canadian Directorate will be the same as that of the Lion Life. The Company are to be congratulated in securing the services of such an energetic Manager as Mr. Stancliffe, and we wish it every success.

The **Annual Meeting of the New Brunswick Board of Fire Underwriters** was held at St. John on the 10th inst. The President, Mr. J. Macgregor Grant, in the chair. Twenty companies were represented.

Mr. J. Macgregor Grant, who so ably and courteously filled the office of President for the past three years, having retired from that position, Mr. George E. Fairweather, of the

London and Lancashire, was unanimously elected President for the ensuing year.

Messrs. T. B. Robinson (Royal Canadian and Norwich Union), O. Blois (City of London), and T. Maclellan (Fire Insurance Association) were appointed a Standing Committee on rates and Mr. Peter Clinch was re-elected Secretary.

The Fire Underwriters Association of the North West.

—We have been favored by the Secretary with a remarkably neat volume of 120 pages, containing a full report of the proceedings of the 13th Annual Meeting of the above Association, held in Chicago on the 6th and 7th of September last. There were 215 persons present, including members, press representatives, local agents, delegates from other Associations and chiefs of Fire Departments.

The general proceedings were characterized by a most united and brotherly attitude, a broad and comprehensive dealing with the subjects in hand, worthy of general imitation; while the papers read and topics so ably discussed furnish matter pregnant with vital importance for the consideration of and adoption by fire underwriters generally.

A Warning from the Chief of the Montreal Fire Brigade about Coal Oil Lamps.—"Did you notice that fire on Christmas eve?" said the Chief of the Fire Brigade, Mr. Patton, to our reporter this morning.

"Yes. Was there anything particular about it?"

"Yes, there was; that man and his family went out to Midnight Mass, and turned down their coal oil lamp, and left it burning in the store. They live above it, and have to go in and out through it. Well, then, the lamp exploded, and the result was a fire. Now, if you want to have a fire just turn down an ordinary coal oil lamp till it begins to stink. If it will ever explode it will do so then. Because when it is turned down to a certain point the flame is too small to consume all the gas generated from the oil, and this surplus gas escaping makes it stink and collecting in the space above the oil in the lamp causes it to explode. That case on St. Catherine street was the second one within two weeks. If people want to leave lamps burning they should by all means let them burn. The extra amount of oil consumed by leaving a good flame is nothing to the extra risk run by turning down the wick."—*Witness.*

A Citizens' Association.—A movement is at present on foot amongst our most influential and largest real estate owners and taxpayers in the city to form a Citizens' Association something similar to those existing in New York and Chicago, for the purpose of watching the proceedings of the City Council, and opposing any movements on its part which may be considered prejudicial to the citizens at large. It is proposed that the Association is to be maintained by the payment of its members of one per cent. of the taxes paid to the Corporation, which will be applied to supporting or opposing any measures before the Local Legislature as may be considered necessary. A canvass of the principal citizens has already been made and a large number of signatures obtained. Several preliminary meetings have been held, and the services of a well-known Queen's Counsel, eminently distinguished for his knowledge and experience in municipal matters, have been retained to draw up a constitution. Amongst those who have signed the membership roll are Messrs. Andrew Allan, Theodore Hart, Thomas Workman, Henry Hogan, Thomas Craig, the estate Delisle through Nolan Delisle, J. D. Lionais, A. Lionais, A. R. Hooper, T. Cramp, G. F. C. Smith, and others.

Calendars—and plenty of them; are issued by Insurance Companies for 1883, each vieing with the other for æsthetic pre-eminence. The Western has beautiful little vignettes of the four seasons; The Royal brings royal blue into the field; The

Liverpool and London and Globe is better than last year's which is saying a great deal; The Norwich Union still shows forth the historic pile of Norwich Cathedral, which in itself is an assurance of stability; The Queen is *better looking* than ever, but the airy costumes of the fairer sex demand a *warm* place in the offices as well as the hearts of her patrons during this cold weather; Home industry has been well encouraged by the Phoenix and the Royal Canadian, and, allowing fair consideration for more limited resources than their competitors in larger and wealthier fields, we can compliment Messrs W. C. Davidson & Co. on the creditable appearance of the calendars that they have prepared for the oldest English and the youngest Canadian company in this city, and trust that having secured both ends they will gradually induce all the rest to support home institutions.

One evening of late, two friends were in conversation; one asked:

"Who is building that palatial edifice in the West end? Can it be an English member of the Syndicate or of one of the new Land Companies about to take up his residence in this city?"

"Have not seen the building—where is it! Ask friend Evergreen here, who, as an active Fire Insurance man, must have an insurance policy on it ere this."

Evergreen has overheard, and comes forward, when the first speaker continues:

"No, I think not, for the contractors told me to-day that they were surprised that no Insurance Agent had as yet asked for a "builder's risk."

"Strange," said Evergreen, brightening up, "in these days of eager competition, and stranger still that I should not have seen to it. Where is this building being put up!"

"Dorchester St. West, not far beyond the Windsor Hotel. Castellated front, with centre tower, evidently of massive construction, corner minarets in harmony, and the whole will surely, have a very effective appearance, and also seems to be arranged so as to be as nearly fire-proof as possible."

"Ah, probably for the Fraser Institute; any way I will secure it," and Evergreen was up bright and early the next morning, and in spite of 20° below zero was searching the vicinity of the "Windsor" for his builder's risk.

He is still unsuccessful in his search, and the worst of it is that his informer will not be prevailed on to ask him if the "Ice Palace" would fill the bill.

The Melbourne Fire Tariff has been sent to the four winds of heaven, its dissolution being announced in the Melbourne papers under the signatures of all agents of offices doing business in that city. The causes assigned being the usual ones, greed on the part of some companies and bad faith on the part of others.

QUEBEC WATER SUPPLY.

The water supply for the City of Quebec, which always excites an amount of interest among insurance men, is we are told likely to be brought at last to a state of efficiency, Mr. J. A. U. Baudry, C.E., of this city having been recently employed by the Corporation of Quebec to examine into and report on the water system, as to the best means of improving it, has arrived at the conclusion, that the deficiency of the water supply is due to certain infractions of the laws of hydraulics involved in the present system, which he, however, believes can be rectified by a comparatively small outlay. We will be pleased indeed to hear that Mr. Baudry's theory turns out correctly.

BRIGADE NOTES.

Parkdale.—Fire Alarm System is being erected in this village. There are six boxes, which together with wires, &c., cost \$500.

Chief Ardagh of the Toronto Fire Brigade received a donation of \$20 from Mrs. Schmidt and of \$50 from Mr. James Walsh for the Firemen's Benevolent Fund for services rendered in saving their premises from destruction by fire.

Chief Patton, of the Montreal Fire Brigade, has received a cheque for \$125 from Mr. Chas. S. Watson, President of the Montreal Rolling Mills, in recognition of the valuable services rendered at the fire at their works on the 4th inst. He also received \$25 from Mr. Yuile of the Excelsior Glass works for services rendered in saving his works from destruction on the 8th inst.

Montreal Fire Escape Case.—The case of the City vs. Madame Paquet, for not erecting a fire escape upon a building fronting on St. Lawrence Main street, the upper flats of which are used by Messrs. Fogarty Bros. as a boot and shoe Manufactory, was yesterday decided by the Recorder, who fined the defendant \$5 and costs.

A good story is told of a ward fireman in relation to his efforts to ring the alarm on the occasion of the Hancock-street fire. He rushed to where the key was kept and hastened to the box. Opening it he thrust his head into the box and yelled with all his might: "Fire! Fire! in George Connor's house!" Three times he called, until a passer-by came to his rescue and, pulling the lever, rang in the alarm. "Durn it," remarked the discomfited individual, "I thought the papers said we had a telephone fire alarm but the thing don't work that way," and away he sped to the burning building to do better execution.—*Lawrence (Mass.) American.*

Chatham—A souvenir of the old days of the Fire Company is to be seen in the fire hall. It is the record of the meeting of the three engine companies and the hook and ladder company, on second Wednesday of Dec., 1848. There were 53 members in No. 1, 10 in No. 2, and 5 in No. 3, and 13 in the Hook & Ladder Co. Israel Evans was foreman of the H. & L., and John Chrysler 1st assistant. Perhaps two-thirds of the members on the then rolls of these four companies are dead or gone, but among those yet in our midst are W. Craddock, W. Oldershaw, Isaac Oldershaw, Henry Verral, Kenneth Urquhart, Cyrus Merriam, John Davis, John Baxter, R. O. Smith, Jno. McKeough, Wm. McKeough, John Adams, Israel Evans, Wm. Ryan. Among the list of excuses was that of William Craddock, "forgot the day," fine remitted, and another member got his fine remitted with the endorsement, "drunk by his own confession."

Chatham Fire Record for 1882—Chief White brings in the first annual Report of the Fire Department, which is from Jan. 1 to Dec. 31, 1882, and is very minute and elaborate. We learn that the losses on buildings amounted to \$1869; on stock, \$1652.75; total loss, \$3521.75; amount of insurance, \$22,900; total value of property endangered, \$42,887. Chief White recommends the passing of a by-law to regulate chimney cleaning and storage of combustibles, and the appointment of an inspector to carry out these regulations. He advises placing of a foot-gong on the fire engine to prevent accidents. The Chief winds up by acknowledging the services of the Fire, Water and Gas Committee, and the good conduct of the men of the Department.

This is the least amount of property destroyed by fire in any one year during the last twenty years, which speaks well for our new Paid Fire Department.—*Chatham Planet.*

The Montreal Fire Alarm Department.—The annual report of the Fire Alarm Department for 1882 is more than usually interesting, as it includes tables of statistics showing the working of the department since its organization, twenty-years ago. During the first seven or eight years, when the shops closed at 11 o'clock at night, it was noticed that the most alarms were given from twelve to two o'clock in the morning. Since then the shops have been mostly closed at 6 o'clock p.m., and accordingly the most alarms have been given between seven and nine o'clock at night. This would seem to indicate that the greater proportion of fires occurring during these two hours was the result of carelessness in leaving the shops or offices. Another feature of the report is that it shows that there were more fires in the month of July than any other month, during the entire twenty years, March coming second on the list and December third, the lowest number of alarms being given in the month of September. During the same period there were more alarms on Wednesday than any other day of the week, Thursday standing second on the list, and Friday third, the number of alarms on Sunday being the lowest. Coming to the year, 1875 shows the highest number of alarms, and 1874 the next highest. These, it might be remarked, were the two years in which there were the greatest number of failures in business during the period of depression.

During the past year the greatest number of alarms were in the month of May, June coming next, the lowest number being in September. There were more alarms on Saturdays than any other day of the week, Wednesday coming next. The total number of alarms during 1882 was 289, and during the twenty years 4,360, the following table giving more details:—

1882.

MONTH.	Sun.	Mon.	Tues.	Wednes.	Thurs.	Fri.	Sat.	Totals.
January	2	2	5	2	2	1	1	15
February	—	2	2	4	1	4	8	21
March	2	4	1	4	4	5	7	27
April	7	4	1	5	3	1	6	27
May	3	8	5	8	2	4	5	35
June	2	2	2	9	2	11	6	34
July	3	6	2	2	2	2	5	22
August	1	1	7	3	4	1	4	21
September	1	2	3	3	1	1	3	14
October	2	5	4	4	6	5	4	30
November	3	3	3	3	3	3	5	23
December	6	2	3	2	3	2	2	20
Totals	32	41	38	49	33	40	56	289

Year.	No. of alarms.	Year.	No. of alarms.
1863	137	1873	221
1864	148	1874	300
1865	151	1875	333
1866	140	1876	287
1867	148	1877	248
1868	209	1878	236
1869	131	1879	244
1870	212	1880	217
1871	189	1881	272
1872	252	1882	289

There are four officers, besides a line repairer, in this department as follows:—Superintendent, Mr. F. H. Badger; first operator, Mr. F. X. Gauthier; second operator, Mr. James Ferns; third operator, Mr. James Wills; repairer, Mr. Abraham Courville.

Toronto Fire Escapes—The necessity of having fire escapes at large factories and at public institutions such as the Boys' and Girls' Homes has been agitated again and

again, but without any action having been taken. At the last meeting of the Fire and Gas Committee, Chief Ardagh stated that he had sent in a report some time ago on the subject, but he had not heard of anything being done to give effect to his views. It was a matter of doubt with the committee whether the Corporation had power to compel parties to provide such a needful precaution in the event of fire for the saving of life, and the question was referred to the City Solicitor with the view of legislation being applied for to the Local House should such power be not already in the hands of the Corporation. It is somewhat strange that steps were not taken prior to this late day to that end.

If there is a third great fire in London it is probable that Captain Shaw will at last be able to secure an adequate vote for the establishment of an efficient fire brigade. At present he is limited to the proceeds of a rate which must not exceed 1 half penny to the pound. Consequently, instead of having 900 firemen, 66 steam and 264 manual engines, and an annual budget of £120,000, which he considered indispensable ten years ago for the protection of a city 20 per cent. less than the London of to-day, he has only 50 steam and 120 manual engines, 500 firemen, and an annual income of £100,000. With this force, which is 50 per cent. below its proper strength, whether judged by comparison with the brigades of other cities or with the chief's estimate of what is indispensable, Captain Shaw has to protect from destruction by fire property covering a province of 121 square miles in extent and valued at £1,200,000,000. If this is not penny wise—half-penny wise, in fact—and pound foolish, it would be difficult to say what is.—*Pall Mall Gazette.*

MARINE NOTES.

The Canadian Government and the Life-Saving Service.

—The question of establishing a life-saving service on the Canadian borders of the great lakes and connecting rivers, as well as the River and Gulf of St. Lawrence, has been under discussion in the Dominion for some time. It could not well be otherwise, as the Canadian people had brought to their notice the important results of the American system. It now looks more than probable that the opening of the navigation season of 1883 will see several life-saving stations established on these Canadian coasts, and that they will be modelled after our own successful service. The Hon. William Smith, Minister of Marine of Canada, visited Buffalo a short time ago, and made a careful inspection of the life-saving station located there under the guidance of Capt. D. P. Dobbins, superintendent of the Ninth District, comprising the American coasts of Lakes Ontario and Erie. Capt. Dobbins has devoted much study and experiment to the service, and his inventions and improvements therein have received high praise. Mr. Smith made a thorough comparison between the heavy and clumsy English lifeboat housed in that station at that port and the Dobbins surf-boat. Both of these boats are self-bailing and self-righting, but the advantages of the Dobbins boat were readily apparent. The result of the investigation was that Mr. Smith at once ordered the construction of several boats after the Dobbins' model and under Capt. Dobbins' personal supervision. The finishing touches on one of them have just been completed at Buffalo. Her length is twenty-six feet, beam six feet, and depth two feet two inches. She has a shear of twenty-one inches and a sharp stern. The keel, stern, and stempost are of the best white oak timber, the frames being bent of the same wood. The planking is of clear Michigan cork pine, and each plank runs the full length, without butt or scarp. The boat is what is called "Carvel built," is pierced for six single-banked oars, and guided with a long steering oar or sweep. In the ends are crowning or turtle-back air-cases, which serve to right the boat when capsized. A cork fender runs around the outside, and cork jackets for the crew are neatly stowed inside. The boat has a safe and comfortable appearance, her staunchness is unquestioned, and the ease and rapidity with which she rights herself are remarkable. She is very light for so large a craft, her weight being only

800 pounds. She can easily be carried by her crew and launched in the heaviest surf with safety. This is the seventh life-boat built after Capt. Dobbins' plans and under his supervision: and so indefatigable has been his labours in this direction that each succeeding craft has shown decided improvement over its predecessors. As a matter of course, therefore, this last boat is the best that has yet been constructed, and it is without doubt the most perfect surf-boat now afloat. A carriage is being built for this boat from designs by Capt. Dobbins, which will be an improvement on those in our own service. The life-boat will be housed at the Buffalo station until next spring.—*Chicago Tribune.*

Inspecting the Canadians.—At the last session of Congress a law was passed for the inspection of all steam craft trading to United States ports, the same as American craft, and making it obligatory upon the owners of such craft to bring them up to the American standard in construction, boilers, and life-saving equipments. There are hosts of British craft trading between American ports and the Islands and South American ports which are never at home in Great Britain, and which, while carrying British registers and licenses, have not been inspected for years, for the reason, as stated, that they are never where their government can get at them. These craft are properly called "ocean tramps." This new law passed by Congress will hit these tramps hard, and force them to come up to our standard or lie up. Our Government takes the position that craft of any nationality trading to and from American ports and carrying American passengers and American freight must be safe.

Here on the lakes this new law will take in a large number of "lake tramps," viz.: Canadian canal propellers; and it will be welcomed by the general public, Canadians as well as Americans, for it is a potent fact that the Canadian steamboat law is a very nominal affair, and all sorts of old traps are allowed to run and to carry passengers. Inexperienced men are also allowed to command these Canadian craft. When the new law is put into effect all this must be changed, so far at least as Canadian craft that come into American ports are concerned—and most of them trade to American ports on some of the lakes.

Mr. Moore, the local Government inspector of boilers in Chicago, was asked yesterday afternoon if the inspection of Canadian craft had commenced here as yet. He said it had not; that he was under the impression from the reading of the new law that the work of inspecting these Canadians is to be done by special inspectors—at least special inspectors were to attend to foreign craft on the seaboard, and he supposed it was to be the same on the lakes. Yes, a fee would be charged for the inspection of Canadians at the same rates charged our own craft—\$25 for 100 tons and under, and 5c per ton for each additional ton over 100. The new tonnage allowance law was in effect, and the Canadians would of course get the benefit of it, but no official notice had yet been given the inspectors of this new law for the inspection of foreign craft, and no instructions had been received. The reporter suggested that this was very strange, in view of the fact that the law was supposed to have gone into effect two months ago. Inspector Moore responded that he didn't know why it was, but it was as he had stated—no official notice of the law and no instructions had been received as yet. The reporter suggested that numerous lives might be saved if the law was in force this fall. Inspector Moore conceded the truth of the suggestion, but said that of course the inspectors would have to be officially notified and instructed before they took any action, even if it was intended that the regular inspectors on the lakes do the work, which he did not understand as the design of the department.

In answer to a question, Inspector Moore said that for the Canadian propellers to come under our laws and come up to our standard large improvements must be made, and he was not sure that the box style of build of many of the Canadian canalers would be accepted at all. The questions now are, When is the new law to be enforced? and who are the inspectors to do the work.—*Inter-Ocean.*

LEGAL DECISIONS IN INSURANCE CASES.

COMPILED BY
MESSRS. MONK, MONK & RAYNES, ADVOCATES,
MONTREAL.

HIGH COURT OF JUSTICE, ONTARIO.

OMNIUM SECURITIES CO. vs. CANADA F. & M. INSURANCE CO.
Fire Insurance—Mortgagor and Mortgagee—Subrogation—Mortgagor's fraud in obtaining policy.

M., who had mortgaged his real property to plaintiffs on the 2nd April, 1881, subsequent to the date of the mortgage effected an insurance upon the buildings with the defendants, loss, if any, payable to the plaintiffs. Attached to the policy on a printed slip, dated 27th May, 1881, was the following clause: "It is hereby agreed that this insurance as to the interest of the mortgagor only therein shall not be invalidated by any act or neglect of the mortgagor or owner of the property insured, nor by the occupation of the premises for purposes more hazardous than are permitted by the terms of this policy."

A loss having occurred, the defendants disputed their liability, and the matter was referred to an arbitrator, who made his award in favor of the plaintiffs, after refusing to admit evidence on behalf of the defendants that the policy had been obtained by fraud.

Held that the above clause provided only against future acts, that the defendants did not thereby guarantee the policy to the plaintiffs as indisputable, and therefore that they were not debarred from setting up that the insurance had been effected by fraud, and the case was remitted to the arbitrator for the admission of such evidence.

Held, also, that the clause did not amount to a new insurance in favor of the mortgagees.

COMMON PLEAS DIVISION.

SEARS vs. AGRICULTURAL INSURANCE CO.

Insurance—Non-payment of Premium Note—Variation condition—Reformation—Reasonableness of condition.

A premium note, dated 24th May, 1880, given on effecting an insurance with the defendant company stated that the insured, for value received in policy No. 1305, promised to pay the Company \$14.15 on 24th December, 1880, with interest at 7 per cent., and contained an agreement that if the note were not paid at maturity the whole amount of the premium should be considered as earned, and the policy null and void, so long as the note remained unpaid. Upon the policy, which was dated 14th May, 1880, and took effect from 24th May, 1880, was endorsed a variation condition that the policy should not be valid or binding until the premium was actually paid, unless credit was given for it; in that case it was a condition of the contract that if the premium was not paid, —18—, the whole amount of the premium should be considered as earned, and the policy null and void so long as any part thereof remained unpaid.

The application stated that the premium was due the 24th May, 1880.

Held, that the omission to fill in the blanks in the condition which was the same as section 48, of R. S. O. cap. 161 did not prevent its operating, for the condition would be perfect, omitting the figures "18" altogether, but if necessary the condition could be reformed by inserting the words and figures evidently intended, viz., "24th May, '80."

Held, also, that the condition was not unreasonable.

The fire occurred on 13th September; on 15th September the plaintiff, through a solicitor, paid the amount of the note to the defendants, who were ignorant of the loss. On the 17th May, 1881, notice and proof of loss were sent to the defendants, when they immediately repaid the premium to the solicitor.

Held, that the payment having been made in fraud of the defendants could not avail the plaintiff.

COURT OF APPEALS, ENGLAND.

PITMAN vs. UNIVERSAL MARINE INSURANCE CO.

Marine Insurance—Partial Loss—Loss on Sale of Damaged Ship after repairs—Measure of Liability.

Plaintiff's vessel was insured by a time policy, valued. During the continuance of the risk she went ashore and was damaged, but was got off and towed into port.

Her value immediately before she went ashore was the same as at the commencement of the risk. The cost of the repairs necessary to restore her to the same condition as she was in before she was damaged would have greatly exceeded her value when repaired. Plaintiff did not do these repairs, but only did some slight repairs that were immediately necessary, sold the ship before the expiration of the policy for a sum exceeding her estimated value, and claimed for an average loss.

Held, by Jessel, M. R. and Cotton, L. J. (Brett, L. J., *dissentiente*), that the measure of the insurers' liability was the difference between the value of the vessel when undamaged and the balance which remained after deducting from the proceeds of the sale the cost of the repairs executed.

Per Jessel, M.R.: The value to be regarded was the value of the vessel at the commencement of the risk.

Per Brett, L. J., *dis.*: The measure of the insurers' liability was the estimated cost of the repairs which would have been necessary to restore the vessel to the same condition as she was in before she was damaged, deducting one-third new for old.

Judgment of Lindley, J., confirmed.

COURT OF APPEALS, NEW YORK.

BURLEIGH vs. ADRIATIC FIRE INSURANCE COMPANY.

Insurance—Fire Policy—Statement as to distance of detached building.

Held:—That a statement in a fire policy describing the building which contained the personal property insured as "detached at least one hundred feet," was a warranty and not a mere description of the building for the purpose of identifying the personal property insured contained within it, the building having already been sufficiently described by its ownership and situation. (*Vide* Wall vs. East River Insurance Company, 7 N. Y. 370.) The phrase is not merely descriptive of identity, but relates to the character of the risk. Thus understood and appearing in the face of the policy it amounts to a warranty.

Alexander vs. Germania Insurance Company, 66 N. Y. 464.

Richardson vs. Protection Insurance Company, 30 Me. 273.

Parmalee vs. Hoffman Insurance Company, 54 N. Y. 193.

The language of the phrase is not void for ambiguity.

Higgins vs. Mutual Life Insurance Company, 74 N. Y. 6.

But the sensible construction of the language is, and it is held to mean detached one hundred feet from any other building of such a character as to constitute an exposure and increase the risk. Where a choice is to be made between two constructions, the one rigorous and hard and producing a forfeiture, and the other natural and reasonable and supporting the obligation, the latter construction is to be preferred.

Baley vs. Hartford Insurance Company, 80 N. Y. 21.

Accordingly *held*, that a small frame building, ten by twelve feet on the ground, seven feet high, clapboarded and ceiled inside, having a chimney but no stove in it, situated seventy-five feet from the building containing the insured property, the evidence tending to shew that it did not increase the risk did not make a breach of the condition mentioned.

APPLICATION TO PARLIAMENT.

Notice is given that application will be made to the Dominion Parliament at the next session for an Act to incorporate the Manitoba and North Western Fire Insurance Company.

Fires in Canada during the Month of DECEMBER, 1882.

EXPLANATION OF ABBREVIATIONS.

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

PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
ONTARIO.				ONTARIO.			
DATE.				DATE.			
1 ESSEX CENTRE TWP.,	Frame Dwelling.	700	None.	21 TORONTO,	S 27, B 144, No. 90, Frame Stables and Contents.	1000	None.
1 BIDDULPH, 1ST CON.,	Barn and Outbuildings.	850	None.	22 WROXETER,	Frame Barn.	....	....
1 COBOURG,	Surgery.	C 1000	985	22 FARMERSVILLE,	Barns and Stables.	2000	Small.
2 TORONTO,	S 24, B 120, No. 339½, Bakery.	No	Rep.	26 HAMILTON,	Orphan Asylum.	....	Slight.
3 BELLEVILLE,	S 2, B 25, No. 5, Stable, Shed and Lumber.	3300	1800	27 TORONTO,	S 28, B 147, No. 170½, Stores.	1250	1000
4 HAMILTON,	S 7, B 24, No. 2, Offices.	100	100	29 HAMILTON,	S 22, B 132, Planing Mill.	1200	500
4 ORANGEVILLE,	S 2, B B, Nos. 15-17, Frame. Clothiers', Music and Baker's Stores.	500	400	29 HAMILTON,	S 16, B 88, No. 93, Brick Machine Shop.	30000	27500
4 ST. CATHARINES,	Hotel.	No	Rep.	30 TORONTO,	Boot Store.	250	250
4 HARWOOD TWP.,	Frame Dwelling.	500	400	QUEBEC.			
4 ST. THOMAS,	Barn.	100	100	DATE.			
5 CHATHAM,	Dwelling.	2000	None.	1 QUEBEC.	Store.	No	Rep.
5 PETERBORO',	Grocery Store and Dwelling.	250	None.	3 VALLEYFIELD.	Country Store and Dwelling.	900	820
6 COLLINGWOOD,	Pork Packing Warehouse.	1500	1225	S 22, B 331, No. 75, Dwelling.		700	650
6 LONDON TWP.,	Barn and Contents.	150	125	S 36, B 256, No. 574, Canada Fibre Co.		B 3000	2300
6 ST. THOMAS,	Steamer "Oneida."	C 400	300	S 104, B 834, No. 83, Glass Works.		C 4000	3753
7 LONDON,	Frame Barn.	307	267	S 94, B 762, No. 292, Dwelling.		5000	NoRep.
8 GUELPH,	S 5, B 27, No. 577, Tin Shop.	25000	NoRep.	S 38, B 26, Nos. 460-462, Millinery Store.		1000	None.
9 CALEDONIA,	S 6, B 19, Stables.	350	300	11 ST. PIERRE,	Dwelling.	150	150
10 TORONTO,	S 7, B 27, No. 97, Furniture Factory.	200	200	12 QUEBEC,	Dwelling.	No	Rep.
10 TORONTO,	2 Frame Buildings and Boot Store.	1998	1998	13 MONTREAL,	S 9, B 47, No. 300, Cigar Factory.	3000	2200
11 LISTOWEL,	S 47, B 75, No. 48, Dwelling and Stable.	700	100	18 L'ISLET,	Dwelling.	6900	300
11 ESQUESING TWP.,	Dwelling.	345	100	19 ST. JEAN BAPTISTE VILLAGE.	Dwelling.	....	partial
12 BOWMANVILLE,	Frame Dwelling.	250	168	20 HOCHELAGA,	Dry Goods.	200	200
12 THAMESVILLE,	Frame Millinery and Jewellery Stores.	700	700	22 COTE-DES-NEIGES.	Blacksmith's Store and Shed.	No	Rep.
13 STRATFORD,	3 Buildings.	500	400	22 QUEBEC,	Dwelling.	7000	5000
13 WINDSOR,	S 3, B J, No. 13, Blacksmith's Shop.	2800	2000	S 9, B 87, No. 49, Tobaccoist's and Plumber's Stores.		500	418
18 BELLEVILLE,	S 2, B H, Nos. 23-25, Opera House Block.	B 6000	None.	S 82, B 664, No. 408, Boot and Shoe Store.		C 800	530
19 OTTAWA,	Grocer's Store.	C 660	NoRep.	26 VALLEYFIELD,	General Store.	100	100
20 PEMBROKE,	Tailor's Store.	C 2000	None.	31 HOCHELAGA,	S 24, B 11, Gas Works.	1000	NoRep.
20 YONGE TWP.,	Milliners.	C 612	612	31 MONTREAL,	Saloon.	400	400
20 SARNIA,	Lawyer's Offices.	C 500	None.	31 MONTREAL,	S 54, B 402, No. 434, Dwelling.	250	200
	Printing Office.	C 600	511	NOVA SCOTIA.			
	Furniture.	C 295	295	DATE.			
	Furniture.	C 100	100	7 METEGHAN RIVER,	Digby Co., Store.	1500	1500
	Boot and Shoe Store.	C 4160	4160	11 GREAT VILLAGE,	Presbyterian Church.	4500	None.
	S 5, B 10, No. 378, Frame Dwelling.	7200	Partial.	13 WINDSOR,	Stores and Dwelling,	500	500
	Frame Stable.	100	100	25 HALIFAX,	S 11, B 88, Nos. 28-30, Paper Bag Factory and Barber Shop.	B 1000	1000
	S 33, B 211, No. 73, Boot Store.	No	Rep.	27 LOWER STEWIAKKE,	Dwelling.	C 260	260
	S 4, B 16, Nos. 109 to 123, Copeland House.	C 25000	12500	28 CHEGOGGIN RIVER,	Shingle Mills.	1000	None.
	Drug Store.	1500	1500			1500	None.
	Grocery Store.	1400	1350				
	Frame Barns.	1000	600				
	Frame Stables.	400	150				

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.		
MANITOBA.			NEW BRUNSWICK.				
DATE. 14 WINNIPEG,	{ S 2, B 9, No. 81, Canadian Pacific Hotel. Johnston House. 2 Grocery Store.	8000	NoRep.	DATE. 14 CANAAN RIVER	{ Dwelling. Store and Blacksmith's Shop. Dwelling. Barn. Frame Foundry. S 1, B 7, Nos. 24-25, Stores and Offices. Spool Factory. S 28, B 50, No. 129, Dwelling. Rope Walk.		
		17000	NoRep.	20 BRIDGE,		400	200
		2000	1000	20 SHEDIAC,		300	150
NEW BRUNSWICK.							
DATE. 3 GRAFTON, Carleton Co., Warehouse and Contents.		3000	2000	20 LANCASTER,	200	None.	
6 WOODSTOCK, Dwelling.		3500	1300	22 ST. JOHN,	500	None.	
8 ST. JOHN, S 14, B 98, No. 144, Dwelling.		160	160	23 CHATHAM,	250	237	
				26 NEWCASTLE,	8500	6500	
				27 ST. JOHN,	10000	5000	
				27 PORTLAND,	150	None.	
					30000	17700	

Full many a maid has toyed with kerosene,
And sailed to glory in a gorgeous glare;
Full many a man has poked at glycerine,
And flown promiscuous through the desert air.
(The Avalanche.)

A young female upon the verge of Hymen received the other day a communication from her future lord informing her—not that he had bought the wedding ring, or taken a house, or furnished it. Perhaps he had insured his life? No; he had been more considerate still, he had enrolled his future wife in a burial club.

Watchmen Need Watching.—The eye of the master is important at night as well as in the day time. Watch clock are good, but that mill was rated as a better risk when the superintendent said he always stopped when passing whether night or day or Sunday. Hence he knew no smoking took place on the premises.

A Ball of Fire.—A gentleman, while playing billiards Tuesday night at a friend's residence in Toronto, happened to touch one of the billiard balls with a lighted cigar which he held in his hand. The billiard ball immediately took fire and was consumed in a few moments. An explanation is found in the fact that the ball was made of celluloid. The players were considerably startled.

Pound for Pound.

Have you heard the cat story they tell on my friend, Colonel Tom Clark, of Brooklyn? It seems that he once owned a cat on which he showered all the affection of his bachelor heart. And the shower took the shape of a pound of mince meat every day. One morning the colonel noticed that his feline namesake had wasted away to a mere skeleton, and immediately he summoned his boy Bill to appear before the bar.

"Didn't I tell you to give thht cat a pound of meat every day?" asked the colonel.

"Yes, Sir, and that's what I give him every morning before you're out of bed," said Bill.

"I don't believe a word of it. My opinion is that you either pocket the money or eat the meat yourself. Bring me the scales and the cat."

The scales and cat were brought; the latter was placed on the former, and Tom and the marker stopped at the one pound mark.

"There," exclaimed the boy in triumph. "Didn't I tell you I gave him a pound of meat this morning?"

"There's the pound of meat sure enough," said the Colonel, stroking his chin. "But where on earth's the cat?"

—Ez.

MONK, MONK & RAYNES,

Advocates, Barristers, Commissioners, &c.
CHAMBERS: Nos. 1, 2 and 3, over City and District Savings Bank,
No. 178 St. James Street, Montreal.
E. C. MONK, M.A., B.C.L. F. D. MONK, B.C.L., Commissioner for Manitoba.
CHAS. RAYNES, B.A., B.C.L., Commissioner for Ontario.

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

J. PALLISER,

ADVOCATE,
104 ST. JAMES STREET,
MONTREAL.

STEPHENS & LIGHTHALL,

ADVOCATES,
84 1/2 NOTRE DAME STREET,

JACKSON RAE,

GENERAL FINANCIAL, INVESTMENT
AND COMMISSION AGENT,
Office: Royal Insurance Chambers, Notre Dame St.,
MONTREAL.

W. THOMSON & CO.,

Private Bankers and Real Estate Agents,
Barrie, County of Simcoe, Ont.

We have a most intimate knowledge of the whole county, and buy and sell all kinds of Real Estate on Commission. A number of fine farms now on hand. Funds received for Investment and Interest allowed on Deposits.

HIGHEST POSSIBLE REFERENCES GIVEN.

E. H. SMYTHE, LL.D.,

BARRISTER,

KINGSTON, - - - Ont.

LEWIS & KIRBY,

FINANCIAL & INSURANCE AGENTS,
WINNIPEG, - - - Manitoba.

GEORGE J. PYKE,

GENERAL AGENT FOR ONTARIO
OF THE
QUEBEC FIRE ASSURANCE CO'Y.
OFFICE—JANUS BUILDING,
Wellington St. East, - - - TORONTO.

LIST OF INSURANCE PLANS PUBLISHED BY

PROVINCE OF NOVA SCOTIA.

- 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

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

SPECIAL SURVEYS. No. 1

SPECIALTIES.
RAILWAY
 Surveys, Estimates and Construction.
CORPORATION AND WATER WORKS.
 Real Estate, Plans and Street Profiles.
INSURANCE
 Surveys, Diagrams and Views.

CHAS E. GOAD,
 CIVIL ENGINEER,
 102 ST. FRANCOIS-XAVIER STREET,
 (Exchange Bank Building),
MONTREAL.

PROVINCE OF ONTARIO.

- Ailsa Craig
- Alexandria
- Alliston*
- Almonte
- Amherstburg
- Ampprior
- Ancaster*
- Arthur*
- Ashburnham
- Aurora
- Aylmer
- Ayr*
- Baden*
- Barrie
- Beaverton*
- Belleville
- Berlin
- Blenheim
- Blyth
- Bobcaygeon
- Bolton*
- Bothwell*
- Bowmanville
- Bracebridge*
- Bradford
- Brampton
- Brantford
- Brockville
- Brooklin*
- Brussels
- Caledonia
- Campbellford
- Cannington*
- Carleton Place
- Cardinal*
- Carronbrook*
- Cayuga
- Chatham
- Chippawa*
- Clarksburg*
- Clifford*
- Clinton
- Cobourg
- Colborne
- Collingwood
- Cornwall
- Dresden
- Dundas
- Dunnville
- Durham
- Elmira*
- Elora
- Essex Centre
- Exeter
- Fenelon Falls
- Fergus
- Flesherton*
- Fort Erie*
- Fort William*
- Galt
- Gananoque
- Georgetown
- Glencoe*
- Goderich
- Gravenhurst*
- Grimaby*
- Guelph
- Hastings
- Hawkesbury
- Hespeler*
- Ingersoll
- Jarvis*
- Kemptville
- Kingcardine
- Kingston
- Kingsville*
- Lakesfield*
- Learnmonth*
- Lindsay
- Listowel
- LONDON
- L'Original
- Lucan
- Lucknow
- Lyn*
- Madoc
- Markham*
- Meaford
- Merrickville
- Merritton
- Millbrook
- Milton
- Mitchell
- Morrisburg
- Mount Forest
- Napanee
- Newbury*
- Newcastle
- New Edinburgh*
- Newmarket
- Niagara Falls
- Norwich
- Oakville
- Odessa*
- Orangeville
- Orillia
- Orono
- Oshawa
- OTTA WA
- Owen Sound
- Paialey
- Pakenham*
- Palmerston
- Paris
- Parkdale
- Park Hill
- Pembroke
- Perth
- Peterboro'
- Petrolia
- Pictou
- Point Edward
- Port Burwell*
- Port Colborne
- Port Dalhousie
- Port Dover
- Port Elgin
- Port Hope
- Port Stanley
- Prescott
- Preston
- Renfrew
- Ridgetown
- Riverside
- St. Catharines
- St. Mary's
- St. Thomas
- Sarnia
- Seaforth
- Shannonville
- Simcoe
- Smith's Falls
- Southampton
- Stayner
- Stirling
- Stouffville*
- Stratroy
- Streetsville*
- Tamworth*
- Teeswater
- Thornbury*
- Thorold
- Tilsonburg
- TORONTO Vol. I.
- " II.
- Trenton
- Tweed
- Uxbridge
- Walkerton
- Wallaceburg
- Wardsville
- Warkworth
- Waterloo
- Watford
- Weiland
- Whitby
- Windsor
- Wingham
- Woodbridge*
- Woodstock
- Wroxeter
- Yorkville

P. E. ISLAND.

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

NEWFOUNDLAND.

- ST. JOHN'S
- Harbour Grace
- Carbonear

REFERENCE BOOKS.

- kville ford ton

PROVINCE OF MANITOBA.

- WWINNIPEG
- Emerson
- Portage-la-Prairie

PROVINCE OF QUEBEC.

- Acton*
- Aylmer
- Beauharnois
- Bedford
- Berthier
- Brigham
- Buckingham*
- Coaticook
- Coteau St. Louis
- Cowansville
- Danville*
- East Farnham
- Frelighsburg
- Granby
- Hemmingford
- Hochelaga
- Hull*
- Huntingdon*
- Joliette
- Lachine
- Lachute
- Laprairie
- L'Assomption*
- Lennoxville
- Levis
- Longueuil
- Maskinonge*
- Melbourne
- MONTREAL
- Part I.
- " II.
- " III.
- Nicolet
- Ormstown D'r'm*
- QUEBEC
- Quebec Coves
- North Side
- Quebec Coves
- South Side
- Richmond
- Riviere du Loup*
- Rock Island
- St. Andrews*
- St. Cunegonde
- St. Eustache*
- St. Gabriel
- St. Henri
- St. Hyacinthe
- St. Jean Baptiste
- St. Jerome
- St. John's
- St. Louis of Mile End.
- St. Scholastique*
- St. Therese*
- Shefford*
- Sherbrooke
- Sorel
- Stanbridge*
- Stanstead
- Sweetsburgh*
- Terrebonne
- Three Rivers
- Valleyfield
- Waterloo
- West Farnham

CITY ATLAS.

- Montreal.

PROVINCE OF NEW BRUNSWICK.

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

APPLIANCE REPORTS are prepared of most places above noted, giving information respecting means of protection against fire, etc.