The Chronicle.

~~Insurance Society~~ 1881

INSURANCE SOCIETY

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

VOL. I., NO. 1.
OFFICE: 162 St. James St.

MONTREAL, JANUARY 15, 1881.

SUBSCRIPTION:
$1.50 PER ANNUM.

THE aim of the establishment of this journal is to afford information on matters affecting Insurance and Insurance Society, to offer a means of amicable discussion on the various practical methods of ameliorating troubles, to assist in the introduction of a more rational, more systematic, and more profitable means of conducting business, to disseminate proper views with regard to Insurance, and to advance a general cordiality of feeling and unanimity of purpose among the profession of underwriters.

In plain English, the promoter's motive is that he believes that, by inducing as far as possible a friendly feeling among those who must necessarily become associated in a common interest, he can work his way to success in his various enterprises, and at the same time conduce materially to a more satisfactory state of affairs than now rules.

Five years ago, he made propositions for the commencement of surveys for a system of Block Plans. Gratuitous advice was offered to him by nearly all, not to waste his time and money, as Companies never would unite to help anything of the kind. However, some generous spirits were induced to subscribe a portion of the cost of the first survey, and gradually, not without many snubs and much apathy, the system has grown, the present result being a series of plans, of which a list will be found on our fourth page.

This system, though now established, has to be kept in an efficient state of repair, else it soon will become valueless. Changes and improvements are being made daily, in the construction of villages, towns and cities, in the character of the buildings and business, in the material prosperity of each place, and in the means of protection against fire. Insurance men of all classes must, or rather should, keep themselves posted in these matters, and as personal observation is impossible, the facts and conditions of such changes must be gathered for them.

Here we offer a means of mutual interchange of information and of views. The Dominion of Canada is large enough, wealthy enough, and should be possessed of sufficient education and spirit to support such a journal, and a fair trial is being made in the manner now laid before you. We commence in a modest way, and with ample room to increase the number of pages per month, as you furnish acceptable matter to fill them.

It is trusted that some reliable gentleman, well versed in insurance matters, and possessed of ability, industry and popularity, will come forward to take an active part in the management of INSURANCE SOCIETY, as the promoter has no present idea of being able to spare sufficient time to comply with the demands of what will be involved in the practical working of this journal.

The main features proposed to be adopted in this journal are :—

1. To be a means of increasing cordiality and harmonious co-operation among Insurance Companies.

2. To disseminate correct views on insurance matters—both to the profession and to the public.

3. To afford a means for friendly discussion on topics of mutual interest.

4. To gather information in a concise manner of the progress of improvement in fire protection in cities, towns and villages.

5. To urge on municipal corporations the necessity of providing proper protective appliances, and to offer suggestions and to invite criticism on such subjects.

6. To record fires in a tabulated form, to afford easy future reference.

7. To afford means for publishing the benefits of Life Insurance, Accident Insurance, and Guarantee Insurance.

This number is issued to all Directors, Managers and Agents of Insurance Companies—to Mayors and to Chiefs of Fire Departments in the various cities and towns of the Dominion, so far as their names are known to us. We invite offers from those in each place who will be willing to furnish particulars of fires occurring in their vicinity, and also of matters pertaining to improvements or proposed improvements in facilities for fire extinguishment. In return for such, if sent regularly before 5th of each month (to be in time for insertion), we will as regularly forward a copy of INSURANCE SOCIETY on the 15th.

The subscription price is $1.50 per annum, postage prepaid. As the subscription roll increases in number, so will the number of pages in each issue increase. We trust that the interest taken will be sufficient to warrant continuance, and to this end we ask your pecuniary aid and your literary help, the expectation being that the insurance community will mutually assist this journal.

Comment and correspondence are invited, the only stipulation being that such be concisely written, temperate in language, of general interest, to the point, and bearing the name and address of the author, not necessarily for publication, but as a guarantee of good faith.

Communications to be addressed :

CHAS E. GOAD, 162 St. James Street, Montreal.

HINTS ON SAFETY AND PROFITS.

The *Cincinnati Price Current* says :—

"The average underwiter seems to think of but one way to get out of the trouble now involving the insurance business, and that is to advance the rates. That is not the road to safety. Reduce the number of fires by requiring proper means for their prevention and extinguishment. Reduce incendiarism by refusing to insure any man who is not known to be honest and honorable. Reduce expenses by reducing commission to honest and competent men, and positively refuse to accept business from incompetents and insurance tramps, who, as a rule, have only such risks as good men refuse. By making these reductions, profits may be increased, and the business put on a sound and respectable basis."

It is all but universally admitted that in Canada there is no present hope of a reasonable and practicable union among companies for the proper and equitable adjustment of rates ; the only feasible method of ensuring a profitable result is for each to obtain every possible information respecting the status, physical and moral, of each risk, and by the managers' intelligence aided by inspectors' and agents' advice and by every economical independent idea of the true value of the hazard—to be able to decide the lowest paying rate in that special case, and to decline the risk if such cannot be obtained.

We can clearly see that this is the tendency of all successful companies now; and to aid this, we claim that the introduction and *proper working* of the Block Plan system is indispensable, aided as it is proposed to be by a sister enterprise that will furnish Reference Books showing occupations, owners, values and comparative ratings from an independent source.

To these systems this journal is proposed as a means of additional help—to periodically note errors—and to obtain improvements in the practical working of these labor saving appliances.

DO PLANS PAY?

Ask this question of those Managers and General Agents who have systematically used Block Plans, in so far as they have been able to obtain them; such managers, we regret, being few at present, though their number is steadily increasing "as the years roll on."

Ask them two questions:—

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

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

After due consideration, the answer comes—Yes, in one or two special instances we saved (or would have saved) more than the whole cost of a complete set of Plans.

This is outside of the generally acknowledged utility of such conveniences in agents' reports, re-insurance matters, etc.

And still there are those who work their territory by "intuition" and say that to them such aids are "perfectly unnecessary."

Figures refute the "intuition" theory; of the 37 Companies transacting a Fire Insurance business in commercial centres in Canada, 16 support the Plan system to a greater or less degree, 11 take a few plans now and again, 10 give no support.

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

16 supporters,	Losses 61%	Expenses 31.55
11 some plans,	" 75%	" 32.25
10 none	" 92%	" 35.40

Were we to divide up the 16, of whom some are rather apathetic supporters, the inference in favor of plans would be still stronger—but the above will show that the support of the Plan system has *not increased expense ratio*, and may fairly claim to at least *assist to lessen loss ratio*.

Ask active agents whether they would return to the old system of "making constant repetition of diagrams"—ask them if the Block Plans are not a wondrous help in dealing with insurers, and whether they do not assist them in explaining the bearings of a question to Head Office; they will readily acquiesce in all encomiums, and will wonder that they ever imagined (as many did in former days) that the only use of a plan was, to be "a check on the agent."

The following list of fires occurring in Canada in December last, is compiled from the daily papers—and of course is gathered from telegrams hastily despatched immediately after the occurrence, hence the information is generally defective and often erroneous—however, it will serve to show the general idea of the scheme, and with your cordial co-operation, we may, ere long, be able to ensure a passably reliable record for future reference:—

FIRES IN CANADA DURING THE MONTH OF DECEMBER, 1880.

DATE.	PLACE.	BUILDINGS BURNT.	OWNER.	OCCUPANT.	SUPPOSED CAUSE.	APPROXIMATE LOSS.	APPROXIMATE INS'CE.	NUMBER ON PLAN.
	MONTREAL.							
2	Etienne Street	Meat Factory				Trifling		S 44. B 309.
3	142 St. Joseph St.	Store	—Barry	Mrs. Laurin	Stove	2,000	2,000	S 28. B 196.
8	Dalhousie Street	Cooperage		D. Campbell		Slight		S 34. B 242.26
8	College Street	Potash Factory			Tar barrel	Slight		
10	143 Duke Street	Grocer	H. O'Neil	H. O'Neil		700	None	S 28. B 203.
13	370 St. Paul Street	Wh. Fancy Gds		Cushing & Co		20,000	?	S 8. B 43.
		Wh. Hardware		Watson		By wat'r		" "
18	188 Canning Street	Stables	Mrs. McNeil			Slight		S 52. B 394.22
16	Parthenais Street	Glass Works				Slight		S 85. B 834.
18	349 Main Street	Stables	Dagenais	M. Lemieux				S 19. B 130.
19	197 St. Hubert St.	Dwelling		Bisaillon		Slight		S 93. B 758.
19	1464 St. Catherine St	Dwelling		Rev. Jas. Roy		Slight		S 58. B 424.
29	212 Notre Dame St.	P. Office "La Minerve"			Light'd paper	Trifling		S 9. B 49.
31	242 Notre Dame St.	Exchange Bank			Flue	5,000	5,000	S 7. B 27.
	TORONTO.							
3	King	Tailor	D. L. Macpherson	W. Crawford	Coal stove	2,400	1,800	S 12. B 44.155
5	York	Straw Store		Burns		250		
6	23 Division	Dwelling	G. A. Young	G. A. Young		800	600	
11	25 King W	Station		Clougher Bros	gas jet in win.	Slight		S 14. B 49.25
12	Esplanade	Boiler Shed		Neil Currie	Incendiary	Trifling		S 8. B 20.23
12	"	Elevator Shed		Chapman	Incendiary	Trifling		S 8. B 23.22
12	121 Front	Cellar used as paper store	Hon. G. W. Allan	Doughty	Incendiary			S 9. B 26.121
15	213 King E	Stables		Bennie		30		S 17. B 73.
15	22 King E	Office 3rd floor			Lamp explo.	Slight		S 15. B 53.28
28	109 King W	Shed		D. Skeith	Acid spilt	100		S 13. B 47.164
28	Jarvis	Tailor		T. Nanton or J. Lawton.	Mysterious	Slight		
	ONTARIO.							
3	St. Marys	Oatmeal Mill	J. & R. Sutherland	J. & R. Sutherland	Kiln	6,000	2,000	
3	Bowmanville	Hotel Shed		Payne		Trifling		
5	Port Stanley	Billiard Hall		Joseph Snider		Total	1,200	
3	Blanchard T'ship	Farmer's barn		Robt. Finnie				
4	Brighton	Dwel'g and barn	J. O. Proctor	Jos. Adams		600	None	

FIRES IN CANADA DURING THE MONTH OF DECEMBER, 1880—CONTINUED.

DATE.	PLACE.	BUILDINGS BURNT.	OWNER.	OCCUPANT.	SUPPOSED CAUSE.	APPROXIMATE LOSS.	APPROXIMATE INS'CE.	NUMBER ON PLAN.
	ONTARIO—*Cont.*							
6	Kingston	Round house	G. T. Railway		Spark	Slight		
7	Riverside	Dwelling, Matilda St.	Jas. Kendrick *or*	Jas. Kenrick	Mysterious	Total		
7	Brantford, W.	Carpenter's shop		N. Welsh		400	None	
7	Lindsay	Brick dwg MelbourneRd	Barnard	Capt. Ross			Some	
7	Amherstburg	Livery Stable		Dunbar	Lamp	4,000		
		Millinery		Miss Meloche				
10	Owen Sound	Harness		John Coates		450	450	
10	Prescott	Dwelling		E. McGrory		200	200	
9	Guelph	Dry Gds Wyndham St.	John Jackson	John Roach				
10	Brockville	Kitchen	J. C. T. Cochrane	J. C. T. Cochrane		400		
11	Renfrew	Woollen Mills 5 m. from		Reid		15,000	None	
10	London	St. James Ch. West'ster			Furnace	Trifling		
12	Kingsville	Barn, ½ mile W.	Joshua Adams	Joshua Adams	Incendiary		None	
15	Whitby	Boots	Mrs. Till	J. Saunders		3,800	3,000	S 2. B 11.17
15	Newcastle	Flour Mill	Jas. May	McNaughton		7,000	Yes	
16	Collingwood	Huron Hotel	J. Merrill	Wm. Porter		2,400	1,800	S 1. B C.16.
		Tailor	J. Henry	J. Henry		800	None	" 17.
		Boarding	Rev. Turner	Mrs. McIntosh		2,000	None	" 18.19
		Barber	"	Pleasant Duval				" 20.21
		Boarding	T. C. Birnie	Mrs. McKean		750 B	500	" 22.
		Millinery	Horatio Birnie	Miss Perryman		750 B	None	" 23.
17	London	Cooperage, Bathurst		Hawkins	Carelessness	200		
18	Napanee Mills	Tent. Dwelling	Geo. Lasher	3 tenants		2,000	1,000	
18	Billings B'ge, Ottawa	Stables	B. Billings	M. Patton		1,000		
22	Ingersoll	Skating Rink			Incendiary	3,000	2,000	
22	Lindsay	Dwg, N. of Yankee Mls	Kilpatrick					
22	Cornwall	Barn & 10 cows, 4 miles	John Farlinger	John Farlinger			500	
18	St. Catherines	Vacant b'ding Geneva St		F. D. Maddens	Incendiary		400	
18	Hungerford T'ship	Barn, etc. 6 Concession	W. H. Fluke	W. H. Fluke				
23	Thorold	Dwelling		John Coyle		600	Yes	
24	Crieff, Puslinch Tp.	Store, etc.	Louis Gregor	Louis Gregor			1,600	
25	Pembroke	Masonic Hall and Store	R. Russell	J. W. McLaren & Co.		18,000	9,500	S 3. B 11.43
		Tinsmith	Jas. Stewart				1,200	" 49.
		Confectioner	Mrs. Bean					" 53.
		Stables	W. Hawkins					" 66.&c
		Wooden building	W. O'Mear			7,000		
		Cooper	W. McPherson					
		Town Hall					1,000	" 86.
25	London East	Grocer	Cronyn	Milton		5,000	Partial	
26	Peterboro'	Bakery and dwg Lake St	A. Letellier		In bakery	1,500	1,500	
29	Paisley	Grocer	A. Colborne	A. Colborne		800	800	
		Dry Goods		Given Bros		1,000	1,000	
		Liquor Store		Campbell		300	300	
29	"	Hotel	Sherman			100	None	
29	Erin	Brisbane Hotel 2 m. out	W. Leeson	Nicholas Clark	Stove pipe	Total	400	
	QUEBEC.							
7	Waterloo	Tannery	Shaw Bros	Shaw Bros	Lamp explo.	Slight		
7	Quebec	Tug "Royal" D Harbor	J. J. Burns			Cons'ble	Yes	
21	Quebec, L. Champl'n St., near Elevator	Tailor		Chabot	Lamp upset	Cons'ble		
				O'Dowd				
26	Joliette	Hotel	Joseph Bourdon	Joseph Bourdon		1,500	800	S 1. B 15.39.
		Store		Ducondu & Co		5,000	4,000	" 40.
		Drugs		Robitaille		5,000	3,000	" 41.
		Harness		David Beaudry		300	None	" 42.
28	Cardinal	Old buildings				700	350	
	NOVA SCOTIA.							
11	Halifax	Artz' Tannery	Hy. Artz	J. F. Crowe		Total	2,500	
10	West River	Tannery	J. Browning est.	John Ross		Total		
20	Halifax	Auction room Barrington St		Delaney & Hefferman		Slight		
25	Bridgewater	Store	Gaspar Ernst	Gaspar Ernst		Total		
		Store		Simeon Ernst		10,000	7,800	
		Liverpool Hotel	S. Foshay	S. Foshay			1,000	
		Stables	Findley					
27	Moose River	Store	McNab			Total	500	
27	Halifax	Dwelling, Maple St. Jubilee Rd.	W. Horton	W. Horton		Total	100	
	N. BRUNSWICK							
3	Upper Woodstock	Dwelling	Mrs. Cluff			500	None	
11	St. John	Brick building Union St.	Dr. Addy	Dr. Addy		Cons'ble	Yes	
		Grocer		W. Martin				
9	Shediac	Dwelling	Jas. Frier	W. Avard		1,000	None	
12	Trite's Mt. Westml'd	Saw and Grist Mill	Nathan Wilbur	Nathan Wilbur				
22	Cocaigne	Store	E. Milliken	E. Milliken		Total	2,500	
		Office	Theo. Bellideau	Thos. Bellideau		Total		
24	Carleton	Saw Mill	Hayford & Stetson	Hayford & Stetson				
25	St. John	General store Lower P. Wm. St		C. A. Hoyt		25,000	None	
28	Tabusintac	Dwelling	R. Loggie	R. Loggie				
30	St. John	Dwg. (City Rd)	Rd. Magee	Doig. Campbell		Total	1,000	
		Spars St. Helen Wharf	Jas. Hamilton	Jas. Hamilton		Slight		

LIST OF INSURANCE PLANS

PUBLISHED BY

CHAS. E. GOAD, - - - CIVIL ENGINEER,

162 St. JAMES STREET, MONTREAL.

ONTARIO.

Ailsa Craig
Alexandria*
Alliston*
Almonte
Amherstburg*
Ancaster*
Arnprior
Arthur*
Ashburnham*
Aurora
Aylmer
Ayr*
Baden*
Barrie
Beaverton*
Belleville
Berlin
Blenheim
Blyth*
Bobcaygeon
Bolton*
Bothwell*
Bowmanville
Bracebridge*
Bradford
Brampton
Brantford
Brighton
Brockville
Brooklin*
Brussels
Caledonia
Campbellford
Cannington*
Carleton Place
Carronbrook*
Cayuga*
Chatham
Chippawa*
Clarksburg*
Clifford*
Clifton*
Clinton
Cobourg
Colborne
Collingwood
Cornwall
Dresden*
Drummondville*
Dundas
Dunnville
Durham*
Elmira*
Elora
Exeter
Fenelon Falls
Fergus
Flesherton*
Fort Erie*
Fort William*
Galt
Gananoque
Georgetown
Glencoe*
Goderich
Gravenhurst*
Grimsby*
Guelph
Hamilton
Harriston
Hastings*
Hawkesbury*
Hespeler*
Ingersoll
Jarvis*
Kemptville
Kincardine
Kingston
Kingsville*
Lakefield*
Lindsay
Listowel
London
L'Orignal*
Lucan
Lucknow
Lyn*
Madoc*
Markham*
Meaford
Merrickville
Merriton
Millbrook
Milton
Mitchell
Morrisburg
Mount Forest
Napanee
Newbury*
Newcastle
New Edinburgh*
Newmarket
Norwich
Oakville
Odessa*
Omemee
Orangeville
Orillia
Orono*
Oshawa
OTTAWA
Owen Sound
Paisley*
Pakenham*
Paris
Park Hill
Pembroke
Perth
Peterboro'
Petrolia*
Picton
Point Edward*
Port Burwell*
Port Colborne*
Port Dalhousie*
Port Dover*
Port Elgin*
Port Hope
Port Perry
Port Stanley
Prescott
Preston
Renfrew
Ridgetown*
St Catherines
St Mary's
St Thomas
Sarnia
Seaforth
Shannonville*
Simcoe
Smith's Falls
Southampton
Stayner
Stirling*
Stouffville*
Stratford
Strathroy
Streetsville*
Tamworth*
Teeswater*
Thornbury*
Thorold
Tilsonburg
TORONTO Vol I.
" " II.
Trenton
Tweed*
Uxbridge
Walkerton
Wallaceburg
Wardsville
Warkworth
Waterloo
Watford*
Welland
Whitby
Windsor
Wingham
Woodbridge*
Woodstock
Wroxeter*
Yorkville*

QUEBEC.

Acton*
Aylmer
Beauharnois
Bedford*
Berthier*
Brigham*
Buckingham*
Coaticook
Coteau St Louis
Cowansville*
Danville*
East Farnham
Edwardsburgh*
Frelighsburgh*
Granby*
Hemmingford*
Hochelaga
Hull*
Huntingdon*
Joliette
Lachine
Lachute
Laprairie
L'Assomption*
Lennoxville
Levis
Longueuil
Maskinonge*
MONTREAL, Pt I.
" " II.
" " III.
Nicolet
Ormstown (Dur'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

P. E. ISLAND.

Alberton*
Charlottetown
Georgetown*
Princetown*
Souris*
Summerside*

MANITOBA.

Winnipeg*
Emerson*

NEWFOUNDLAND.

ST. JOHN'S
Harbour Grace
Carbonear

NOVA SCOTIA.

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

NEW BRUNSWICK.

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

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

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