institutions established for the purpose, with sufficient capital to give security, and under the guidance of men who understand the business. The Secretary-Treasurer, or whoever manages the business of a Mutual Benefit Association formed by the employees of any great corporation, generally knows as much about Life Assurance and mortality tables as a Life Assurance manager does about building and running a locomotive, and naturally meets with about the same success that the locomotive on a down grade would under the hands of an active insurance man.

THE DANGER OF REFUSE BURNERS.

In consequence of the act passed some time ago, which prohibited the refuse of saw mills being thrown into the streams and rivers of the country, it became necessary for the saw mills to have Refuse Burners in connection with the large mills in various parts of the country. The question of the safety of those in use having come under discussion at a meeting of the insurance companies, on the 1st of August last, it was decided to have them inspected by an expert, and Mr. John M. Lee, a practical millwright, was chosen for the duties. From his report we clip the description of one of the burners in use at a large mill on the Ottawa.

"The burner used by them is made of boiler-plate, with a water jacket. It is 14 ft. 4 in. wide, 22 ft. long and 22 ft. high. The chimney is of iron, 50 ft. high, with a wire spark arrester, and is placed on the crown of the burner directly over the fire.

"There are three openings to receive the slabs, &c., one on each side and one in front facing the mill

"The slabs, edgings, &c, are brought from the mill to it by chain carriers."

Beside the fact of these burners being too close to the mills where they are used, the report gives the following opinion of them and suggestion for their improvement :--

The draft being directly over the crown of the burner, and intensified by the strong fire, carries the flame at times the whole height of the chimney, and throws a great heat against the building, and will in a short time destroy the wire and discharge a still greater quantity of sparks and half-burnt cinders. The discharge will continue for several hours after the mill is shut down and the men left for the night.

"The mode of feeding with slabs, edgings, &c., being subject to become 'blocked' at the inlet, and before it can be cleared away, if the wind is in the direction of the mill, the heat and smoke would become so great that the men attending it would be forced from their post, and not having either iron doors to shut down or any other means to prevent fire, the consequence in that case would be disastrous.

"There being a possibility when the mill is in full operation of a derangement taking place in the water supply and stop, the water then in the burner would be evaporated in a very short time, and the crown would become red hot and come down under the weight of the chimney, and in that case it would be difficult to save either the mill or surroundings from destruction.

"A burner of this class would be sufficiently safe for all practical purposes by placing it at a distance not less than 250 feet or more from the mill or other buildings, and instead of putting the chimney on the crown directly over the fire, to take the draft from the side half way up. To build a brick chimney 30 feet or more from the burner and 80 feet high, connected with a horizontal smoke passage $24'' \times 48''$, built of brick, carried on a stone foundation or on brick arches. The smoke passage to be so constructed that all sparks and half-burnt cinders will burn themselves out before getting to the top of the chimney. This will be found to be the best spark arrester."

Another class of burner used is described as built of stone and lined and arched over with brick, with chimney built close alongside. Of those reported on, one "is provided with iron doors opening inwards, operated by a strong shaft running across the front, and having lever joints so arranged that the man in charge opens and shuts them as the cars drawn by horses on tramways, are dumped in." This Burner is over 600 feet from the mill, and the risk is reported on as a fair one if ordinary care is used, and the proviso—

"That the spark arrester and iron doors be kept in good order and repair, and to put an iron floor carried on iron girders on the platform in front of the Burner."

The other burners of this class are in such a bad state that the report condemns the mills as uninsurable until they are placed in as good a condition as is recommended above.

We have extracted as much from the report as will serve to guide an agent in the inspection of a refuse burner, whether of exactly the same construction as these or not, certain of the points of danger being most probably common to all imperfectly constructed Refuse Burners.

The action of the companies in this matter is one to be commended. A common danger threatened, and **a** united defense was organized. That is what we want more of in this country. ß

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THE LONDON LOCAL BOARD.

The Insurance Agents of London, Ontario, have made a move in the right direction. They have formed a Local Board. At the meeting held for the purpose of organizing an Underwriters' Board for London and vicinity, there were present-Messrs. F. B. Beddome, A. G. Smyth, G. W. Gunn & Son, F. J. Hammond, Thos. R. Parker, Williams & Edge, H. Wallace, W. McIntosh, and Robert Waddel. Of these, Mr. F. B. Beddome was elected President; Mr. A. G. Smyth, Vice-President; and Mr. W. R. Parker, Sec.-Treasurer.

The objects aimed at by the Association are a^{fr} nounced as follows:

1st. To lessen the danger from fires by assisting the Fire Department and Police, and supporting the City Council in enforcing the laws for the protection of life and property from fire.

2nd. To request the Council to extend the fire limits as the city grows.

3rd. To inspect buildings, especially stores and manufactories. 4th. To try and get those stores which keep large quantities of gun powder and explosive oil to have them kept in a separate build ing from anything else.

5th. To afford information to parties building in regard to precautions against fire, so that their insurance may be placed at a low rate.

6th. To prevent as far a possible over-insurance; and

7th. To frame from time to time an equitable system of reference for the various classes of risks.

We miss from among those present at this, the furmeeting, the names of the agents of several promine