Such ores are worth in Swansea at present $2.70 per unit of copper contained, at from $25 to $35 per ton of 2,352 lbs., and would cost to mine, concentrate, freight to market, and sell about $17 per ton, thereby leaving a fair margin of profit.

The day and night work at the mines during the summer has been carried on with an average staff of 90 men. Some crushing has been done with the milling plant of the company on the premises, the concentrating for experimental purposes, was also done there. A good deal of ore has been hand-picked from the product, shipped partly to Boston, where, we understand, the new vapor fuel process has been tried; partly to Germany to be refined, and partly to Swansea. Some is still retained at the mines. The ore has at present to be teamed five miles to reach deep water, where it is laden in schooners for Sydney. If the mine assumes the importance which appearances indicate, however, it will pay to build a tramway from the works to the water, or to connect with the Cape Breton Railway.

UNDER-GROUND FIRE INSURANCE.

Some time ago, we drew attention to the fact that some American Companies, which had no deposit in Canada and therefore were not subject to Government inspection, were doing a considerable amount of underground insurance in this country. We give below a copy of a private circular sent by one C. H. Adams, an insurance broker in Philadelphia, apparently, to the managers of companies in Canada. We trust they will treat this attempt at doing an illegitimate business with the contempt it so richly merits. Who Mr. C. H. Adams is we know not. He may be an upright citizen of the "City of Brotherly love," or he may be the very reverse. It will be observed that he gives no reference whatever. Even if his business is a legitimate one, which it is not, common prudence would suggest the propriety of his furnishing some certificate of character when writing to a stranger. We would advise insurance companies and insurance agents to give him a wide berth.

OFFICE OF C. H. ADAMS, INSURANCE,
No. 413 WALNUT STREET,
PHILADELPHIA, December 1 1883.

GENTLEMEN,—You will confer a great favor upon me by promptly answering the following queries in entire confidence:

1. In what localities in U. S. will you issue policies to me direct?
2. If unable to write direct, will you mail me a written or printed list of your agencies?

I desire especially answers to the following: Oil Cloth Factories, Planing Mills, Summer Hotels, Paper Mills, Saw Mills, Ice Houses, Mixed mills, Tanneries, Theatres.

3. Will you write at board rates.
4. Will you write other special hazards at board rates? If so, name them.
5. What risks are on your prohibited list? Please enumerate.
6. What is your highest rate of commission allowed.
7. Will you allow on extra five per cent. on business sent you by me for other brokers?

GENTLEMEN,—As I am largely engaged in the placing of surplus lines of Insurance, besides a large amount of direct business, I am desirous of compiling a list of companies, embracing answers to the various queries set forth. This will be of mutual advantage, for it not only gives me the desired information, but it frequently prevents the sending of risks upon property, and in localities prohibited, causing loss of time and postage both ways. A prompt reply will oblige. Enclosed find stamped envelope for answer.

Yours truly,
C. H. ADAMS.

We commend the above-mentioned documents to the notice of the Superintendent of Insurance. In the interest of the general public, no less than that of insurance companies, something should be done to prevent under-ground insurance.

—We gather from the figures published in the latest bulletin of the Ontario Bureau of Agriculture and Statistics that the average quantity of Crown lands, Clergy lands, Common and Grammar School lands sold per annum in Ontario for the last sixteen years has been 73,015 acres; the total sold of public lands has been 1,168,237 acres, at an average price of $1.33 per acre, yielding in all $1,555,630 since 1867 The area of land sold in 1882 was, Crown land, 98,814 acres; Clergy land, 4,693 acres; Common School, 43,629 acres; Grammar School 57,711 acres. As to timber limits there never has been so large an area under license as in last year, namely 17,989 acres. The revenue from this source has been increasing from its recent low point in 1878 till the accrued due, rents, bonuses &c, amounted in 1882 to $547,103, the largest annual sum of the period under notice, with the exception of those uncommon years 1871, 2 and 3.

—Canadian importers have evidently been "cutting their coats according to the cloth," so to speak, and are doing so still. In every month but one, beginning with January and ending with November, a reduction in imports as compared with 1882 is shown at Montreal. The reduction for the eleven months amounts to $4,300,000, being from $39,679,485 in eleven months 1882, to $35,383,663 in the like period of the present year. At Toronto, the imports have been a million and a half less in the eleven months; being from $17,906,000 in value for that portion of 1882, to $16,477,000 for the eleven months of the present year. The purchases for spring trade made by buyers who have mostly returned from Europe, will, we believe show a still further reduction.

A CONTESTED WILL.

The will of the late Dr. Barry, a Presbyterian minister who in his lifetime resided in the country near Guelph, has given rise to litigation which has now been pending for two or three years. The reverend gentleman had never been married; and up to within a few hours of his death appears to have made no will, nor indeed to have made up his mind what testamentary disposition should be made of his property. A brother clergyman of the same denomination, being at his bedside was requested to draw his will. In doing so it appears the suggestions of what should be done with the testator's wealth came almost entirely from the draughtsman, the dying man giving a feeble assent to the different proposals of his adviser. The result was a testament bequeathing nearly all Dr. Barry's means to the church.

Shortly after the testator's demise, his personal representatives instituted proceedings to have this will declared void. The case came on for trial before the then vice-Chancellor, Blake, who has since retired from the bench. His decision was in favor of the validity of the will. The plaintiffs in the suit thereupon carried the case to the Court of Appeal. The decision of that court has just been rendered. The members of the court being equally divided in opinion, the original judgment stands. This leaves three judges in all who consider a will made under the circumstances stated valid, and two who hold an opposite view. Perhaps the judges of the Supreme Court may yet be asked to pronounce upon the point.

Meantime the case conveys a very pointed moral which should not be neglected. All men should have some definite idea of the disposal they desire made of their property after their death and should make their wills while in full possession of all their faculties. Every man, even in this sense, should always be ready for that change which may any day occur. Putting off such a matter until disease has unfitted the mind to deal with it, is the height of folly.

TO CORRESPONDENTS.

"READER;" Barrie.—The address of Mr. Hague before the Montreal Y. M. C. A. on Banks and Banking in Canada, and part of which we lately copied, was printed in full in the Montreal *Gazette*. By applying to that journal you may be able to secure a copy.

L. P.; WINDSOR.,—"Would like to know if there is such a thing as lumber inspection established in Canada; if so how a copy of it could be obtained. If not, what way the purchaser has to protect himself as to quality." [There is no Government lumber inspection in Ontario; nor in the Dominion, so far as we know, except that deals are inspected in the office of the Supervisor of Cullers in Quebec, who inspects square timber, masts, spars and deals. It has been often desired by lumber merchants that inspection should be established. The best protection you have is in dealing with reputable firms and being careful to specify the description of goods you wish to buy.]

W. M. D., Carlton Place, writes:—"This village is classed E by insurance companies. We have a good hand fire engine. Would a steamer (if we had one) reduce the rates. The insurance companies have lately advanced rates 25 per cent. A statement showing the different grades of classification would, I am sure, be highly appreciated by a great many of your subscribers."

[In reference to the above we are glad to be able to state that the insurance companies have at last adopted a just method of rating fire risks. There are five classifications of places respectively, classified A, B, C, D and E, all depending on the efficiency of the means provided by each for the prevention and extinguishing of fires. Each city, town, and village is classified on its merits as to fire protection. Toronto and other cities and towns that have a good system of water works, a paid fire brigade, an electric fire *alarm*, and other first-class appliances, are in class A, the highest. Places having nothing but "hand fire engines or no fire appliances," are in class E, the lowest. If Carlton Place, which is now in class E, gets a steam fire engine, an abundant supply of *water*, a sufficient quantity of hose, an efficient fire brigade, with a paid engineer, and adopt a speedy means of giving a fire alarm, the rates of insurance will be reduced from $1.25, now paid on a first-class store, to $1, and the rates on other risks will be reduced in a like proportion. We would advise our correspondent to communicate with Mr. McLean, Secretary of the Canadian Fire Underwriters' Association, who will, no doubt, furnish any required information relative to fire protection.]

P. S.; Please answer the following questions through your journal: How much coal oil can be kept on the premises? is it necessary to notify