

per capita consumption of beer in this country during the past twenty years has been as follows:—

	Gallons.
1880..	8.26
1885..	10.62
1890..	13.67
1895..	14.95
1899..	14.96

In 1893, it was 16.08 and in 1898 15.64 gallons; but these figures only show that there are some fluctuations from year to year. The production of beer during these twenty years has been as follows:—

	Barrels.
1880..	13,347,111
1885..	19,185,953
1890..	27,561,944
1895..	33,561,411
1900..	39,214,954

The figures for the last year are approximate.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

TORONTO LETTER.

The Steamer Persia Fire—The old story of Blocked Crossings—The Life Offices and the Fire Offices—What they Offer Yong Men.

Dear Editor,

The almost total loss by fire of the well-known freight and passenger steamer "Persia" at her dock in this city a few days ago, emphasizes what has been frequently referred to in these columns, and is continually before the eyes of Toronto Fire Underwriters, viz., the increased risk of loss, when a fire breaks out on the Esplanade water-front lying south of the railway tracks, and when, in consequence of passing or shunting trains, the track crossing is blocked and the passage of the fire brigade, especially the steam fire engine is hindered. This awkward situation actually resulted on the evening of the steamboat fire, and for several minutes access to the dock was completely blocked by a "double-header" train. These few minutes were very precious, because a fire started amid the light woodwork and fittings of a steamboat makes fast time. In this instance, the whole attention of the captain and the watchman, at the outbreak, was given to saving the lives of the sleeping crew, and the prompt alarm sent in and promptly responded to by the brigade was thus greatly discounted. This is an ever-present hazard, but how to remedy it is not so clear. The keeping of a steam fire engine south of the track in winter, supplemented in summer, when merchandise values in storage augment and vessel properties are more valuable might suffice. A fire boat we ought to have had long ago. I suppose it is considered, that properties along the water-front are not sufficiently extensive and valu-

able to justify the expenditure for this desirable thing. I wonder what the property owners are about.

I have heard a question raised as to which would be the better office for a young fellow to enter, if a choice between a situation in a life or fire insurance were offered, having a regard more to the pleasantness and smoothness of the official life and the opportunities of advancement, than any other features. It was urged, on one hand, that for a quiet life of routine with all the surroundings so conducive to study and contemplation, and but little likelihood of any violent disturbance to the reflective moods necessary to the proper understanding and comprehending of life assurance matters, the life office was to be chosen. It is the office for bodily ease, but coupled, indeed, with all mental activities, if advancement is expected. Soft of voice, soft of tread, well-groomed and well-mannered are for the most part the men of these life offices. The material surroundings are generally substantial, often costly, always good and harmonizing with the aspect and general atmosphere in and about the premises. The sort of place if you have the bump of reverence about you that suggests the taking off your hat in. The daily business problems as they come up, though often difficult of solution, are seldom pressing as regards time. The questions arising in ordinary course may for the most part be answered as conveniently and without loss of custom to-morrow, or next week, as to-day, over the counter. Immediate insurance, I believe, is unknown in life circles, and a medical examination and many enquiries must precede the acceptance of any liability by the life company.

Paranthetical Illustration:—Life querist, with hat off, "What premium must I pay to secure a \$10,000 payment to my daughter Ann, aged 18, should she survive me, and aged 50, next birthday; her mother, aged 45, and her two elder brothers, John and Henry, aged respectively 25 and 21; and what amount might I secure from the company by way of an immediate cash payment should I survive my wife, said daughter Ann and sons?" The life counter clerk replies, nicely-mannered fellow: "I will with pleasure submit your questions to our actuary, and he will send you the company's terms as soon as he has made the necessary calculations, say in a day or two."

Fire querist, hat on, and hurriedly: "Say, I want \$5,000 on my house, 800 Church street; \$2,000 on furniture; \$800 on stable; \$300 on two horses—workmen permit for two months on stable—also on build-up of my hardware store, No. 1200 Yonge street, \$3,000 and \$5,000 on stock; \$800 on fixtures; workmen risk one month. Can you give me receipts right away, with mortgage clause on buildings to loan company?" "Yes, sir," says the fire counter clerk, "just be seated," and he forthwith goes to the rate cabinet (that costly jewel case of rate crystals, or, as another version hath it, Receptacle for the Crystallized Fruits of the labour of many days), and calculates the premium, and in less than ten minutes is back to the customer, already impatient, with the two receipts effecting insurance, for \$16,000, with all the frills on. To-morrow, or next week for this premium would not have secured this customer.

On the other hand, if the young man desires a stirring life, a sphere wherein all his activities of body and of mind may be, indeed must, be called into play, let him get into the modern fire office having a