

this work, must by some means have set fire to the mattresses, which are considerably burned. The fire was confined to the garret, virtually, destroying the roof. On this floor was a quantity of beans, and on those beneath considerable quantities of grain—chiefly barley—were stored; this is more or less damaged by water. The building, damaged to perhaps \$400 or \$500, is insured with the Liverpool London and Globe. Messrs. Bonneville and Garipey's stock, with the Royal, for \$3,000, damage say 15 to 20 per cent. The furniture of the L. Renand, insured with the vessel in the British America, had not been transferred to the place of deposit.

Oct. 13.—Information was given of a strange attempt to set fire to St. Bridget's Asylum, near St. Patrick's Church, Lagachetiere Street, it was however, discovered and extinguished before any damage was done; and the matter is under investigation by the Fire Commissioners. Suspicion points, somewhat vaguely, to a halfwitted inmate.

Oct. 14.—Alarm from signal box 48. A foul chimney on Mountain Street. No damage.

Alex. Davidson Parker, Esq., the Secretary and Manager for Canada, of the Scottish Provincial Assurance Company, died here, after an illness of a few hours only, on Friday morning last. The event has elicited considerable interest in several quarters, as the appointment is regarded as a prize in its way.

The Mutual Fire Insurance Company of the City of Montreal, held its annual meeting on the 10th, and has since declared an assessment of 2½ per cent. on its policies for the year ending 1st October, inst.

FIRE RECORD.—Orangeville, Oct. 15.—A most destructive fire, originating in the stables of the Wellington Hotel and eleven buildings were totally destroyed, with a large amount of store goods, fixtures, &c. The loss is estimated at not less than \$80,000. The hotels of Witters and Middleton, Menary's smith shop, the stores of Messrs. Parsons, McClaverty, Eastman, Lloyd, Tilt, Longway Bros., and Jackson, with a large quantity of the contents, were entirely destroyed. Four valuable horses were lost in the conflagration. Incendiarism is said to be the cause of this sad calamity, and two men have been arrested, one, Pendleton, is already committed to Guelph gaol; the other, Lennox, escaped from custody. A reward is offered for his apprehension.

Kingston, Oct. 15.—A fire broke out in a tavern known as the Grove Inn, located near Morton's distillery, and kept by James Molland. The tavern and adjoining rough-cast cottage owned by Mr. McMillan was entirely destroyed. Molland was insured for \$2,000. Mr. McMillan is not insured.

Brantford, Oct. 14.—A fire took place in McLeod's Temperance House, Market Square, and consumed the building, and that occupied by the *Expositor*, newspaper owned by Dr. Bown. Most of the type and presses were saved but much damaged. Cause of the fire unknown. Loss covered by insurance.

Petrolia, Oct. 17.—A fire, caused by the carelessness of a stillman, broke out at the Standard Refinery this forenoon. It was kept confined to where it originated. One still and a condenser were rendered useless. Loss about \$2,000.

Woodbridge, Oct. 16.—A fire occurred here, which destroyed a private dwelling house, the property of Mrs. Elliot. Loss about \$400. Cause not known.

Pictou, Oct. 18.—The stone residence of Herman Stafford, four miles from this place, was burned down yesterday p.m. No insurance. Loss not known.

THE STORM OF MONDAY.—The storm of the 18th inst., was a disastrous one. Particulars have been received as follows:—

The schooner "Kate," of Oshawa, laden with barley, for Oswego, ran aground at Cobourg. It

is thought there will not be much difficulty in saving both vessel and cargo.

The barque *Pride of America*, and the schooners *Benedict* and *Kate Robinson*, both laden with timber, were driven on the rocks at Point Frederick, near Kingston, and were much damaged. Several other vessels, names unknown, are ashore on Long Island. The schooner *Cora*, laden with barley from Kingston to Oswego, is aground on Sand Point. The schooner *Ariadne*, arrived, having lost all her canvas coming from Oswego, reports two schooners ashore at Timber Island and in dangerous positions.

The schooners *Ocean wave*, *Gormley* and *Mary Fox* are ashore at Napanee.

From Pictou it is reported that the schooners *Plough Boy* and *Belle Case* are ashore on Wapoose Island. The schooner *Marie*, lying at anchor in South Bay, dragged and went ashore. A big vessel, name unknown, is ashore on Timber Island. There are two vessels, names unknown, ashore in False Ducks; one of them has the appearance of a steamer.

The schooner *Garibaldi*, of Hamilton, light, in trying to make Port Colborne harbor in the gale, missed the piers owing to a heavy sea interfering with her steering, and drifted ashore east of the piers. She lies high and dry clear of the water, broadside in an upright position; not injured.

The captain of the propeller *Champion* reports that the schooner *Ada Medora* is ashore above Long Point, Lake Erie. On Sunday night a quantity of lumber came ashore at Port Colborne, supposed to be the deck load washing from some vessel.

The propeller *America* with great difficulty arrived in Port Hope, and reports that she saw a schooner, bottom upwards, floating before the wind.

From Whitby, it is reported that a schooner, name unknown, was seen in the offing with all her masts gone. Signals were made, but there was no reply.

MARINE LOSSES.—The ship *J. S. DeWolf*, 1,115 tons, with railway iron, for Philadelphia, founded at sea, on the 5th inst. The Captain and crew were landed at New York, on the 13th. This vessel belonged to Messrs. DeWolf & Powell, of Quebec. The ship *Wandsworth*, from Greenock, Aug. 12, bound for Quebec, was stranded at Louisburg, Cape Breton, owing to spontaneous combustion of the cargo (coals). The vessel has been condemned.

Pictou, Oct. 19.—The schooner *Shannon* with 4,000 bushels of barley for Oswego, and the schooner *Emily*, of Kingston, with 2,000 bushels of barley for Oswego are ashore in the Bay of Quinte, east of McDonald cove. There are no vessels on the False Ducks as reported yesterday. There are three vessels on Timber Island; the *Saucy Jack*, loaded with stone; the *Swift* of Toronto, with merchandise for Toronto, cargo damaged, and vessel will probably be a total wreck. The *Fanny*, of Kingston, with 1,100 bushels of barley for Oswego, is also in a bad condition, the barley supposed damaged, the hatches have not been removed yet, and the vessel is considerably damaged. The *Ploughboy*, reported on Wapoose Island, got off this morning without damage to vessel or cargo. The *Belle Case* is still high and dry, but not much damaged. The schooner *Annie Ratler*, of Cobourg; *Catherine*, of Hamilton; *Florence Howard Troy*, of Pictou, and two other large vessels, names unknown, and the scow *Industry*, rode out the storm at anchor behind Timber Island, and left this morning all right.

Port Colborne, Oct. 19.—The schooner *Victor*, of Hamilton, returned to port last evening, with the loss of both anchors and some sails. The brig *Emery* lost her yawl. The schooner *Lewis Mells*, lost some sails. The *Terumseth* lost her boat, main boom, and several of her sails.

Ottawa, Oct. 19.—Information has been received by the marine department of the total loss

of the ship *Sancho*, off Cape Breton, with every soul on board.

MUTUAL INSURANCE COMPANY OF PETERBORO.—At the meeting last week of the subscribers of this Company the following gentlemen were elected Directors:—S. S. Peck, J. Miller, M. Boyd, Geo. Tully, Thos. Blizard, T. G. Choate, J. Carnegie, jr., W. E. Roxburgh, P. Pearce, Wm. Hall, A. C. Dunlop, Lewis Davis, John Walton, I. Garbutt and R. D. Rogers. At a meeting of the Directors held immediately afterwards, the Board was organized by the appointment of the following officers:—John Carnegie, jr., M. P. P., President; John Walton, Vice-President; Edg. Pearce, Secretary. A small Committee was appointed to draft By-laws, and the meeting adjourned subject to the call of the President.—*Review*.

STANSTEAD MUTUAL FIRE INSURANCE Co.—The annual meeting was held at Sherbrooke on the 3rd inst., Col. Pomroy in the chair. The annual report represents the company as still increasing in business and prosperity. The amount of property covered by insurance is now \$4,503,572; being an increase during the year of \$366,450. The deposit notes, forming the capital of the Company, amount to \$343,479.06; being an increase since last year of \$36,216.08; and the number of policies in force have increased 476; being now 5,126. The losses during the year, amount to \$13,679, including \$636 still unadjusted; and fall short of last year by \$4,000. The balance to be provided for, is nearly the same as the previous year, being about \$14,500 to provide for which, and to meet the current expenses, an assessment of 6½ per cent. on the deposit notes has been laid by the directors. The Board of Directors remains unchanged.

THE APPOINTMENT OF FIRE AGENTS.—The present condition of Fire Insurance in the United States and Canada points to some fatal errors in the present system of nominating agents. In our correspondence of this month we find that two independent writers, one in England and one in Canada—in letters reaching us almost simultaneously, point to the same cause of the heavy losses which have lately befallen several Fire Offices both home and foreign. We must impress upon the management of Fire Offices that unless they can appoint agents who are practical men, with a distinct working knowledge of the business they are in, they had better appoint none. It will never do for the example of the American Fire Offices to be followed by English ones. If the agent of an English Office cannot get a fair premium for the risk he is asked to take, let him drop it. His reward will be seen in the diminishing assets of any company that is rash enough to sell insurance for less than its value. It is not and never has been the custom in this country to do business for business sake. It is looked upon as a fair commercial compact, and the results have been satisfactory. The assured are protected, and the companies realize handsome profits on the whole. The tariff system which prevails here is eminently calculated to hold in check any attempt at undercutting. We need hardly call attention to the fact that the non-tariff offices have either all come to grief, or have had to join the tariff offices at last, and thus confess their errors. If agents abroad do not realize these truths, the sooner they are dismissed the better; for, as we have pointed out in another article, the departure from them on the part of the American Fire Offices is leading to lamentable results.—*The Review, London, Eng.*

A LIFE CANVASSERS' EXPERIENCE.—The Insurance *Monitor* publishes a burlesque upon some of the peculiarities of Life Canvassers across the lines:—Mr. Editor, I notice in the various insurance journals, sundry statements from the hard-working, ever hopeful and deeply conscientious class—the life solicitors (of which I am a distinguished ornament,) regarding their over-truthful and miraculous success—within given periods of