

want of sewers, while Mr. Carmichael, who seconded them, declared that a greater sum was expended for private sewers by individuals than the total charge for one general system.

We hear just now of excessively muddy roads in Western Ontario, so muddy that funeral processions stick in them; and of streets which are almost impassable. But the *Eastern Chronicle* appears to claim the palm in this respect for New Glasgow. Thus: "We are perfectly sure that Christendom can be searched in vain for a parallel to our streets, presenting as they do a slimy sea of slush. John Bunyan's famous 'Slough of Despond' was a paved thoroughfare in comparison to the condition of Provost and Archimedes streets during the last few weeks."

THE SHIPPING OF THE CLYDE.

It is possible to obtain from the figures which follow, and which are in part derived from the *Liverpool Marine Reporter*, some notion of the extent of the shipping trade of the River Clyde:

The revenue of the Clyde Trust for the last six months amounted to £174,187 7s. 9d., being an increase of £4,444 16s. 7d. compared with the corresponding period in the previous year.

The shipping trade of the Clyde during the month of December and for the year 1889 shows a very large improvement over the tonnage of previous years. For the month there arrived 133 vessels of 126,286 tons net register, an increase of 9,313 tons over the arrivals during the corresponding month of the previous year; and there sailed 160 vessels of 176,846 tons, an increase of 19,159 tons over the despatch for corresponding month in 1888. For the year arrivals aggregated 1,517,206 tons, an improvement of 96,985 tons, and sailings amounted to 1,942,294 tons (near two million tons), an increase of 131,324 tons over the preceding year's tonnage.

The following statistics show the number of large liners which sailed from the Clyde during the past year:—Anchor Line, 110; Allan Line, 100; Clan Line, 66; State Line, 52; Donaldson Line, 41; City Line, 38; Holt's steamers, 23; Mutual Shippers (Gellatly, Hankey & Sewell), 17; MacIver Line, 16; P. Henderson & Co.'s steamers, 15; Gulf Line, 12. Besides these regular traders there were over 200 steamers all above 1,000 tons. The above figures represent departures only, and of course the arrivals were as nearly as possible a like number.

The value of the ships built on the Clyde during the past year (says *Industries*) may be put down at about £7,500,000, compared with £5,600,000 in 1888, £4,400,000 in 1887, £4,100,000 in 1886, £4,000,000 in 1885, £7,000,000 in 1884, and £10,000,000 in 1883. In the last-named year the tonnage was 419,664, and the horse-power above 315,000, and prices of tonnage were even higher than they are at present.

THE LONDON AND LANCASHIRE FIRE OFFICE.

Liverpool is the headquarters of four of the largest fire insurance companies in the world. Prominent amongst these is the London and Lancashire Fire Insurance Company, which owing to increasing prosperity and the development of its operations in all parts of the globe, has recently secured for its own accommodation the large building on the corner of Dale street and Moorfields. Possession was

taken of the new premises on Saturday, the 15th ult., the occasion being celebrated by a gathering of the stockholders and friends of the company, and by a dinner to the office staff. There were no fewer than eight leading insurance managers (including Mr. John McLaren of the Royal, Mr. Rumford of the Queen, and Mr. Moffatt of the Manchester) present at the opening ceremonies.

The building has two separate entrances and is fitted with a fine hydraulic lift. The walls are in tiles of a delicate shade, the ceiling enamelled iron. The flooring of the offices is of wooden blocks laid on cement, and the passage outside the counter, 150 feet in length, is vitreous mosaic work of a striking and rich design. Throughout the office the fittings are of the finest mahogany, while the lighting is from combined gas and electric light. There are two capacious strong rooms, and an hydraulic elevator is provided for removing books, etc., from one to another. A particularly noticeable feature is the completeness of arrangements for communication between the different departments, which is managed by an elaborate system of telephones and electric bells. Altogether, in the new premises every facility is provided for the expeditious and efficient administration of the company's affairs, and it is doubtful whether there is in England an office better adapted for the transaction of insurance business.

Under the administration of Mr. Chas. G. Fothergill, the manager, prospects for the future were declared to be even brighter than the record in the past. (The London and Lancashire has recently acquired a valuable site in New York on which it is proposed to shortly erect a nine-storey office building.)

THE LONDON LIFE.

—An encouraging report is presented by the London Life Insurance Company. It shows an increase of new business on both the General and Industrial plans, and an increase of both premiums and interest. The total insurance on the company's books at the close of 1889 amounted to \$2,499,423 under 9,482 policies, of which 7,829 were on the industrial and 1,653 on the general plan, showing that the company pays increased attention to industrial assurance. The net invested assets of the London Life are increased by the operations of the year from \$191,411 to \$212,831, and other assets bring the total up to \$230,213. This suffices to show a surplus security to policyholders of over \$38,000 and a surplus of \$5,000 over and above capital stock. The accounts are clearly kept, and the company, being carefully managed, deserves to make continued progress.

INSURANCE NOTES.

Montreal has provided herself with two new chemical engines. These are intended to replace the one which was bought last summer but was found too heavy to be handy. One will be placed in No. 4 and the other in No. 2 station. The old chemical will go either to No. 5 or No. 6.

There must be a serious leak in the reservoir or pipes of the Montreal water system, for a greatly increased consumption has developed since November last. The quantity of water pumped in April was 449,066,103 gallons, as compared with 349,150,781 gallons in March, 1889, the difference between the two months being about a million gallons. If the

leak is not found the consumption during July and August will run up to about 20,000,000 gallons daily, an unprecedented figure. Thus far the water inspectors have been unable to discover the supposed leak. Is there nothing wrong with the indicators?

The village of Waterford, on the Canada Southern Railway, south of Brantford, had a narrow escape from total destruction by fire on Monday morning last. As it was, two blocks of buildings were burned, and some twenty tenants, merchants and others, are heavy losers. Help was promptly and handsomely sent from other places. On that morning the Brantford and Lake Erie train from Waterford had just reached Scotland when the officials were told that Waterford wanted aid, as the village was being devoured by flames. They immediately returned to Brantford, and within one hour had a Waterous engine and 1,000 feet of hose with a hose reel, at Waterford. Says the *Telegram*: "The engine was at work and pumping water on the fire in exactly seven minutes, pumped for two hours without once stopping, and ran all told for five hours. Mayor Luscombe, of Simcoe, with one of the Waterous engines purchased here last summer, drove over with four horses attached, in one hour and ten minutes, and, working with Chief Calder, they confined the fire to the block in which they found it. The Simcoe engine could hardly be seen for mud, the roads being in a fearful condition, but this had no effect on its ability to cope with the fire."

At a meeting of the directors of the Royal Canadian Insurance Company recently, Mr. Duncan McIntyre was elected president, *vice* the late Mr. Andrew Robertson, and Mr. J. P. Dawes, of Lachine, was appointed a member of the board. A resolution was adopted condoling with the widow and family of the late Mr. Robertson in their recent loss.

The officers and members of the fire department in Truro, Nova Scotia, must be swells, almost Sybarites, they are so surrounded with comfort in their new building. But small blame to them when the town builds a \$3,000 structure for a fire hall, and the members themselves shell out the \$1,700 it cost to furnish it. Nothing petty about the Truro "b'hoys," listen to the catalogue:—Hot air furnace in basement; building lighted throughout by electricity; hook and ladder and hose carriages on ground floor; hall on second floor, furnished with desks, tables, a square piano; tapestry curtains on the windows; colored globes on the electroliers (is this word right?); reception room carpeted and furnished in wicker work; smoking room appropriately furnished. A regular down-town club, by Jove! May they enjoy their leisure, brave fellows that they are, and be seldom called on to defend the pretty little town from fire. We are told that the water works of Truro being among the best in Lower Canada, no engines are required, there being 77 pounds pressure on the mains, which is sufficient to throw a heavy stream over almost any building in the town. Mr. James Loughhead is captain of the company, and Mr. Alex. E. McKay secretary.

We understand that the position of secretary of the Western Assurance Company, vacant by the resignation of Mr. Jas. Boomer, is to be filled by Mr. C. C. Foster, late manager of the London Assurance Corporation. Mr. Foster is favorably known in this city, having represented the London Assurance here for some years. He has had many years of experience in insurance, and he will doubtless fill his new position with credit.