



"What will be my  
Christmas present?  
I need a  
Bissell Carpet Sweeper."

## BISSELL'S GRAND RAPIDS CARPET SWEEPER

—IS THE HOUSEWIFE'S—

## CHRISTMAS PRESENT.

For there is not a housewife but will appreciate such a handsome perfect, sweeper—one of the latest and finest of the Bissells. It will save in labor and back-aches and carpets; save in dust, dirt and drudgery; save in that which is most disagreeable in housework. 'Tis the best carpet sweeper yet produced by modern genius. We have a number of new finishes to select from. Also splendid value in Xmas hanging and vase lamps, antique bronze, brass and copper fire-sets, beautiful carving sets. Being about to remove to the corner, of Government and Johnson street, we are determined to let the goods go.

**McLENNAN & McFEELY,**  
70 YATES STREET, VICTORIA.

### FIRE LOSSES FOR THREE YEARS.

The *Commercial Bulletin* of New York furnishes the following comparative statement of losses by fire in Canada and the United States during the last three years

	1889.	1890.	1891.
January...	\$ 6,898,700	\$ 9,179,300	\$ 11,230,900
February..	12,800,000	7,387,025	9,226,500
March.....	10,912,000	8,466,300	12,540,750
April.....	15,987,000	8,285,520	11,309,000
May.....	9,915,300	8,838,100	16,660,395
June.....	7,755,000	5,655,000	8,587,625
July.....	11,020,500	14,723,590	9,692,200
August....	11,153,850	9,009,100	9,055,100
September.	9,735,900	6,943,700	10,658,200
October....	8,366,600	7,279,500	13,248,300
November.	20,081,600	8,351,300	14,736,100
December.	7,304,800	12,880,000	13,535,500

Total... \$131,949,250 \$106,998,345 \$137,716,150

The past six years' totals are as follows:

1886.....	\$116,600,000	1889.....	\$131,949,250
1887.....	129,264,400	1890.....	106,998,345
1888.....	123,290,520	1891.....	137,716,150

The *Insurance and Finance Chronicle* of Montreal comments at length on the above figures, and asks what does the increase of over \$30,000,000 in the fire loss of 1891 in the United States and Canada over the preceding year mean? It answers that it means a great deal to the companies. It does not mean that the knowledge gained from extended experience is less than formerly. It does not mean that fire departments in the large cities and fire extinguishing appliances everywhere are less efficient than before. It does not mean that appliances for fire prevention or systematic inspection of the physical hazard are less operative or efficient than a year or two ago, for they are more so. Besides, the companies which transact the bulk of the business are not reckless plungers, but the contrary. Our contemporary concludes: "In our opinion we shall find it mainly in the increased moral hazard. Business, especially in the United States, has been and is being overdone, nourishing a large class of eager, small men with

small capital, aspiring to compete with large men with large capital. Foreseeing failure, the former, many of them, cunningly prepare to sell out to the insurance companies, and manage to do it pretty effectually." Moral: Apply inspection and selection to the who as searchingly as to the what of insurance. The moral drawn from the above therefore is that inspection and selection should be as searchingly applied to those who insure as to the risks insured on their account.

### HEISTERMAN & CO.

The growth of the business of Heisterman & Co. necessitates larger and better quarters. These they have now secured at 75 Government Street. The firm have fitted up their new quarters, not only in a manner to provide accommodation for their immense business, but a great deal of taste has been displayed in the arrangement, fittings and furnishings. The firm have built a fire-proof vault for the safe keeping of valuable deeds and other documents entrusted to their care. Probably no other firm in the city has the custody of so many large estates and the title-deeds, mortgages, etc. The insurance—fire, marine and life—business forms no inconsiderable part of their transactions. They represent the Life Insurance Company, having more millions than any other financial corporation in the world, and it will give THE HOME JOURNAL readers some idea of what such an agency means in this city when we state that during the past eighteen months Heisterman & Co. have received in premiums over \$70,000, and yet, large as this sum is, they have paid out for claims, endowments, and death claims over \$100,000.

The offices consist of a large space for the public, divided from the general office by a handsome counter, and behind this again are suites of private rooms. The

### C. F. WALLIS, MANTELS,

TILES,

GRATES,

Low Prices!

Prompt Work!

Latest Designs!

**18 BROAD STREET  
KEEP WARM.**

COAL AND WOOD in any quantity, delivered on short notice, at 30 Humboldt Street, foot of Douglas Street.

**E. Mallandaine, Jr.,**

ARCHITECT

70 DOUGLAS ST., VICTORIA, B.

whole is comfortably furnished in good taste, without any attempt at ostentatious display.

THE Tumbo Island Coal Co. have concluded the transfer of the right of exploring their mine to a new company lately formed in New York, composed of Messrs. Paul Watelet and Douglas Green. Mr. Watelet is from Brussels, Belgium, and was for some time emigration agent to Canada of the Belgian government. The company will be known as the Green & Watelet Coal Mining Company. Coal was found, about six months ago, in a shaft supposed to be eight feet thick.