WITHDRAWALS OF FIRE COMPANIES last year in the States have led to organization of 16 new stock companies and a variety of others. The new capital of these ventures is stated to be $8,865,000. We wish them good luck.

THE BUILDING LAWS OF NEW YORK CITY are reported by "The Spectator" as being sought to be relaxed so as to permit the use of other than fireproof wood for the interior surface of window frames and sash, doors and trimmings in buildings over twelve stories high, when the exposed surface of such woodwork is less than twenty per cent. of the exposed surface of any floor. At a public hearing it developed that the movement was favoured by some architects, but was vigorously opposed by Fire Chief Croker, who predicted that, if the amendment should be passed, "some day it will cause a large loss of life."

AMERICANS IN LONDON are making great fun over the antiquated fire engines used in the Metropolis. A special correspondent of the "Boston Herald" when describing a London fire engine says:—"That puffy little engine reminds one irresistibly of the tail end of the procession on fireman's day at home, when, after all the great shining "steamers" have rolled proudly by, the "old number one" of our fathers comes trundling along, recalling to the patriarchs of the exempt, forgotten stories of valorous deeds in the seventies." No wonder American goods find such ready sale in England when such obsolete machines are kept in use.

COMMISSIONER DEARTH, MINNESOTA, thinks 75 per cent. of fires are from preventible causes. He considers overinsurance as provocative of incendiarism and he blames the companies for it, then he softens his censure by saying:—"There is very little question but what the companies are at the present time exercising a far greater degree of precaution in this direction than heretofore; in short, cancellations, reducing the liability of the companies on all the more hazardous classes of risks, are causing not only the local agents but the assured no end of trouble, and much better care if, beyond question, being exercised in the line of inspections, especially looking to the matter of values as compared with the amount of insurance covering on the property. These are all matters that are being strenuously considered by the underwriters throughout the country, and beyond question must result in a material decrease in the fire waste."

Field Man, field man, n. (A pair of words that have associated together long enough to become one, or at least matrimonally compounded with a hyphen). From "Rough Notes." 1. The travelling representative of an insurance company. 2. An insurance scout. 3. The duties of a field man are too numerous to list, but, as most conspicuous, might be mentioned adjusting, appointing agents, inspecting, lifting supplies and other burdens, doing the oil-on-the-water act, jollying agents, cancelling risks in such a graceful and harmonious tone of voice that the agent will not take offence and place all his preferred business with "the other" company, keeping down the loss ratio, increasing the volume of premiums, discouraging his expense account, prosecuting dishonest agents, keeping in touch with the field, reading insurance journals, sidestepping gracefully in the baleful presence of a reporter to avoid telling more than he ought to about association meetings and confidential communications, and, during his spare time, removing old schedules and applying new ones These, of course, are only a few of the duties of a field man. A complete list has never been published because of the high price of paper and the limited supply of printers' ink.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

The Toronto Exhibition Buildings as a Fire Risk—Improvements making to reduce hazard—The Firemen's Relief Fund—Building Inspection and its Efficiency —Hamilton's Alleged Mountain.

DEAR EDITOR,—To the well-trained and experienced fire insurance expert, or surveyor, our Toronto Exhibition, or Fair buidings, when the exhibition is in full swing, must always have represented a very distinct extra hazard, short-lived, maybe, and fortunately so, seeing that three weeks is the limit of duration of the Fair, but yet for the time a great risk. There were the lurking dangers incident to all large gatherings of people when holiday-making, and to these were added such extras as the use of coal oil stoves in preparation of hot feeds for cattle, and this in the frame cattle sheds or stables. Then again, the use of common metal smoke stacks or pipes in connection with the cooking apparatus for the dining halls and refreshment stands, especially those under and in connection with the Grand Stand, criticism having been directed to these things and the menace to insurance interests they constituted recognized, it is a satisfaction to know that rectification of these faults of construction and management are this year being carried out. Brick chimneys built from the ground are in course of erection, and sundry other improvements of this valuable property that will diminish the fire hazard are being made under the suggestion of the secretary of the Toronto Board of Fire Underwriters. Situated on a large open plot of ground, unsheltered, because well-nigh treeless, owing to the parsimony or neglect of some one in former years, these several large frame structures are fanned by every breeze that blows, so that a fire once well started might easily sweep the ground clear of everything combustible upon it. Upon the vigilance and efficiency of the police and a section of the fire brigade stationed on the grounds in the show season, much depends. These seem to deserve and justify the confidence underwriters place in them as watchmen and caretakers. I have from time to time remarked upon this hazard, and am still of opinion that rates upon it are too low. During exhibition it is the custom for companies to grant large short date policies upon goods and properties exhibited and temporarily lodged in the different buildings, consequently there is a great increase of insurance for a short time on the premises. That every possible precaution should be taken to prevent a fire loss is the duty of the Fair management, and I believe the best care possible is afforded.

Regarding the public contributions called for to provide a permanent fund for the relief of any distress and need that might arise from time to time hereafter, but especially with reference to the families of those recent martyrs to duty and discipline at the late McIntosh storehouse fire in this city, it is very gratifying to learn that the total sum asked for, $50,000, has been so far exceeded by $3,000, and the list is not closed yet. There has been a most generous feeling exhibited by our citizens, and it has been general too, which is all the more pleasing.

Apropos of the verdict of the jury called to enquire into the causes and circumstances of the McIntosh fire, it is certainly reasonable to say that something is very wrong in the way building inspections are carried out. Presuming that the building inspector is an intelligent man, if he saw in the course of his duties that he lacked sufficient authority to do efficiently the work he was appointed to do, should