

Year.	LOANS.	
	November.	Increase or Decrease in year.
	\$	\$
1901.....	405,871,097	Inc. 46,035,508
1900.....	359,835,589	Inc. 61,920,116
1899.....	297,915,473	Inc. 43,691,419
1898.....	234,224,054	Inc. 29,569,767
1897.....	224,654,287	Dec. 2,469,230
1896.....	229,123,517	Inc. 7,928,968
1895.....	219,194,549	Inc. 5,648,011
Increase in 6 years.....		Inc. 186,676,548

	SECURITIES.	
	November, 1901.	November, 1895.
	\$	\$
	57,792,166	20,361,370
		37,430,796

SUMMARY OF CHANGES IN SIX YEARS.

Circulation has enlarged to extent of \$	23,313,751
Deposits have	176,816,890
Loans	186,676,548
Securities	37,430,796

In the deposits and loans only those of the public are included, Government items being excluded as they have no relation to the general business of the country.

FIRE TESTS.

At the monthly meeting of the Insurance and Actuarial Society of Glasgow, on the evening of Monday the 9th inst., Mr. D. L. Laidlaw, Glasgow manager of the North British and Mercantile Insurance Company, presiding. An important address upon "The Results of some Fire Tests with Fire Resisting Materials, conducted by the British Fire Prevention Committee," was delivered by Mr. Ellis Marsland, district surveyor for Camberwell, London, who was recently elected Master of the Worshipful Company of Tilers and Bricklayers. The Chairman, in introducing the lecturer, acknowledged in suitable terms the obligation under which the Society was placed by Mr. Marsland, who, only an hour previously, had arrived from London for the express purpose of addressing the members.

Mr. Marsland, in his opening remarks, stated that by permission of the executive of the British Fire Prevention Committee he was enabled to give some account of the tests and experiments with fire-resisting materials conducted by them in the hope that they may prove of interest to those engaged in building operations, and to those who take or have any interest in preventing the spread of fire. The experimental tests so far undertaken have dealt with floors of simple forms of construction deemed to be fire-resisting only, partitions of various fire-resisting constructions, doors both of wood and iron, or a combination of both, and protective coverings to openings, and methods of glazing, which in themselves form a protection from fire. He remarked that the latter is a very important factor in dealing with fire prevention, as, however fire-resisting a building may be in itself, unless it can resist a fire from the outside

it is as liable to destruction as the most inflammable building, and gave as an illustration the Home Life Office, New York, which, although professing to be fire-proof, was partially destroyed by reason of the fire from an adjoining property passing through its windows. He explained that the testing chambers are built of brick, the smaller ones being 10 ft. square inside and the larger 10 ft. by 22 ft. 3 in., and that the method of producing heat is by gas, which is conveyed to the chambers by cast-iron pipes, and the supply regulated by valves and dampers, the record of the temperatures obtained being by means of electrical pyrometers similar to those employed in the Royal Mint. He first dealt with the test employed with an ordinary floor with deal joists and door, the soffit of which was protected by asbestos plaster applied on ordinary wood lathing, which was subjected to a 45 minutes test with a temperature increasing from 500 degrees to 1,500 degrees. The next test explained was to a floor of similar construction, but the protecting material was slag wool $1\frac{3}{4}$ in. thick, the duration of the test being one hour with a gradually increasing temperature to 1,800 degrees. He then dealt with the fire-resisting qualities of simple baulks of timber 9 in. thick, laid side by side, the spaces between being filled with fireclay grout, but the soffits not being protected, the test in this case being of 80 minutes, with an increasing temperature to 2,000 degrees. Mr. Marsland afterwards dealt with floors constructed of fire-resisting materials, as required under Section 74 of the London Building Act, the most severe test described being of two hours' duration with a maximum heat of 2,300 degrees; and also described the tests applied to fire-proof floors. Proceeding, he explained the construction of fire-resisting partitions and those composed of incombustible materials, with particulars and results of the tests employed, as well as the results of tests applied to doors of ordinary construction, those constructed of iron, and metal covered doors, concluding with the tests applied to protective coverings to windows and forms of glazing which in themselves resist, at least for some time, the action of fire.

The lecture was illustrated by numerous lantern slides, and at its close a very cordial and hearty vote of thanks was accorded Mr. Marsland for his address.

THE ATLAS-PELICAN amalgamation has been objected to by the High Court of Justice, London, owing to the capital of the Atlas being relieved from liability under its life policies. The difficulty will be got over as the stockholders have approved of the amalgamation, and, if needful, will secure legislation to make it legal.