

ence distinctly more prevalent among patients who are given to use intoxicants extensively. I am disposed to include congestions, also. Such cases must occur to the memory of any medical man of considerable practice, either in this country or in any other in which whiskey drinking is common or severe. I could, if necessary, compile comparisons from recollection, not having as yet made any regular tabulation of such cases from my practice. "But," he adds, "there is solid testimony extant, and scientific testimony too, on this matter. There was a meeting of the Harleian Society in England last year, at which a committee designated by the society reported at great length and with apparent care on 'The mortality referable to alcohol.' They worded their report guardedly enough, as may be the English fashion is, but it is about as strong as a logging chain on the subject of what I may term drinking diseases. We conclude, say these learned men, that there is upon the whole reason to think (they are speaking now of the English metropolis) that the mortality among any considerable group of intemperate persons will differ from that prevailing among adults generally in the following particulars. "There will be found:

1. A fourfold increase in the deaths from diseases of the liver and chylipoietic viscera.
2. A twofold increase in the deaths from diseases of the kidneys.
3. A marked increase in those from pneumonia and pleurisy.
4. A considerable increase and an earlier occurrence of those from disease of the central nervous system.
5. An increase in those referable to atrophy, debility, &c.
6. A considerable group of cases in which death is referred in general terms to alcoholism or chronic alcoholism, or resulting from accidents to drunken people.

It is, of course, only fair to add, that the same body of investigators found a difference of mortality among these intemperate persons which told in their favor in certain other complaints. For example, there was found to be a decrease (1) in the deaths from heart disease, (2) a marked decrease in those from bronchitis, asthma, emphysema and congestion of the lungs, (3) a decrease nearly as great in those from phthisis, with a later occurrence, or at least termination, of these diseases, (4) a very large decrease in those from old age."

MONTREAL FIRE APPLIANCES.

At a meeting of the Canadian Fire Underwriters Ass., held in Montreal on Monday last, there was a large attendance of insurance men whose principal object was to discuss the subject of that city's appliances for extinguishing fires. It was contended that the Fire department had not grown with the city, as it should have done; that the increase of water consumption induced by annexing and supplying it to adjacent municipalities had decreased the pressure materially; that the number of the force was inadequate to the city's wants; that the steam fire engines were not in proper order, and that the present Chief was hardly the person for the position. The *Gazette*, while not disposed to state that the reflections upon

the competency of Mr. Patton, as chief of the Fire brigade are fully justified, declares it to be generally admitted "that there are defects in the organization on which the citizens depend for the protection of their property from destruction. There is no question that the citizens are now awakened to the necessities of the case, and will insist on every needed improvement being made, not only to meet present but prospective wants. Whatever the Chief demands they will see that he receives."

INSURANCE MEN IN COUNCIL.

The annual meeting of the Toronto Board of Fire Underwriters was held in the office of the Board, corner of Yonge and Wellington Streets, on Tuesday, Wednesday and Thursday of this week. Besides a large attendance of the representatives of Head Offices in Toronto, and local agents of Montreal companies, there were also present Mr. G. F. C. Smith, of the Liverpool and London and Globe Ins. Co.; President of the Canadian Fire Underwriters' Association, Mr. Thomas Davidson, Local Managing Director of the North British and Mercantile, and Mr. Rintoul, General Agent for Canada, of the Imperial Insurance Company.

In the absence of the President of the Toronto Board, Mr. W. H. Howland, who was prevented from attending by pressing duties in connection with his position of Mayor, the Vice-President, Mr. Thomas R. Wood, presided, with his usual ability. The business of the meeting, which took up the greater portion of three days, was conducted with more than ordinary unanimity of feeling. Differences of opinion existed, as a matter of course, but conclusions were arrived at that appeared acceptable to all.

We have had occasion to remark the wisdom and moderation which the Underwriters had observed in classifying places according to the efficiency of their fire appliances and rating risks on their merits according to their respective hazards. A system of schedule rating is now under consideration, by which an allowance is proposed to be made in rating a special hazard, for every improvement made in the risk having a tendency to lessen the fire hazard. We are glad to find that at the meeting just closed another important and much needed step was taken, by formulating a rating for private dwellings, which reduces the rate on the best class, and increases slightly the rate on dwellings in blocks or rows below; these rates come in force on the 1st February. The evil inseparable from the working of a minimum tariff, by which the rate on each class of risk is fixed without reference to external exposure or other fire hazard, is obviated in a great measure by the system of schedule ratings recently adopted, and by the grading of the various classes of dwellings and rating them on that basis and that of external exposure. So long as the Underwriters continue to follow out, a rational system, and charge such rates as their united experience has shown to be necessary, the public has no good grounds for complaint. For years past, very few Fire Insurance Companies have made any money. It is time now that the interests of the unfortunate shareholders ought to be considered.

A considerable aggregate of other business was transacted by the Board, in which, however, the general public has no particular interest. In the past the president of our Board has been chosen from among the presidents of the Toronto head offices. A new departure was made at the annual meeting

this year by electing, as president of the Toronto Board, Mr. William Henderson, Inspector for Canada of the Hartford Fire Insurance Company. Mr. Henderson is a well-known and highly respected citizen, one of the oldest members of the Board, and withal a gentleman thoroughly up in all matters pertaining to insurance. The Board has done honor to him and to itself in selecting him as their president for next year.

Mr. Alf. W. Smith, the genial and well known agent of the Imperial Insurance Company, was chosen vice-president. Mr. Robert McLean was re-elected to the secretaryship, a position he has filled for some time to the entire satisfaction of companies and agents. The various officers thanked the Board for electing them to such responsible positions.

A hearty vote of thanks was tendered to the retiring vice-president Mr. Thos. R. Wood, who has presided over the deliberations of the Board for two years, with great acceptance. A highly successful and harmonious meeting was then brought to a close late yesterday afternoon.

ONTARIO MANUFACTURERS' ASSOCIATION.

The annual meeting of the Ontario Manufacturers' Association was held in this city on Wednesday last, 27th January, at its offices, 6 Wellington street west, the President, R. W. Elliot, Esq., in the chair, between eighty and ninety members being present. After the address of the President and the reports of the Secretary, Mr. Frederic Nicholls, and the Treasurer, Mr. John Cosgrave, and the presentation of an address to Mr. A. W. Wright, Honorary Secretary, reports were received from various committees. The election of officers then took place, with the following result:—

PRESIDENT, Mr. Thomas Cowan, Galt.

FIRST VICE-PRESIDENT, Mr. James Goldie, Guelph.

SECOND VICE-PRESIDENT, Mr. Samuel May, Toronto.

TREASURER, Mr. John Cosgrave, Toronto.

HON. SECRETARY, Mr. A. W. Wright, Toronto.

GENERAL SECRETARY, Mr. Frederic Nicholls, Toronto.

EXECUTIVE COMMITTEE, Messrs. Jas. Watson, Hamilton; Wm. Bell, Guelph; Adam War-nock, Galt; R. McKechnie, Dundas; B. Rosamond, Almonte; Geo. Pattinson, Preston; Chas. Riordan, Merriton; Isaac Waterman, London; J. B. Armstrong, Guelph; C. Raymond, Guelph; M. A. Kerr, Hamilton; W. F. Cowan, Oshawa; J. L. Larke, Oshawa; Wm. Birkett, Dundas; Geo. Lang, Berlin; W. H. Storey, Acton; C. Shirley, Galt; M. P. Perrine, Doon; R. S. Hamlin, Oshawa; B. Greening, Hamilton; Geo. W. Sadler, Montreal; — Pillow, Montreal; J. R. Barber, Georgetown; Robt. Mitchell, Montreal; Louis Cote, St. Hyacinthe; John Elliott, Almonte; Wm. Harte, Kingston; John McClary, London; C. A. Birge, Dundas; and the following from Toronto: Messrs. R. W. Elliot, Edward Gurney, Joseph Simpson, Daniel Lamb, Geo. Booth, W. Millichamp, H. Heintzman, John Taylor, Thos. McDonald, John Fensom, J. F. Ellis, Wm. Christie, H. N. Baird, F. Strange, P. Freyseng, Carl Zeidler, F. Crompton.

An excellent feature of the evening gathering, which was free to the public, and which was, as the chairman, the President-elect, Mr. Thomas Cowan, stated, the largest meeting of the kind that the Association had known, consisted in the reading of short papers, by different gentlemen, on various