

ance rates are considered, it is not strange that the fire insurance statements now being published should confirm our predictions of last month as to liberal profits.

A large portion of the fire loss of the country is preventable, but there is a deplorable apathy of public sentiment upon this point. In spite of the fact that this apathy is responsible for fire loss and resultantly expensive insurance, poor or crooked fire marshals are permitted to be appointed, political "combines" sell inefficient waterworks to municipalities, fire chiefs get a commission on rotten hose and defective engines, incendiaries are covertly admired if not applauded, as "slick" electric wires are recklessly installed, and worse than careless insurance companies insure suspected firebugs and dangerously constructed property.

Fully half the fire loss of the United States is chargeable to the combination of carelessness and crime, and a proper understanding of this fact by the masses would result in some reform at least. Who can doubt what the effect would be if the factors which make insurance costly were given with their respective proportions in detail in the agent's bill instead of the mere lump sum of the premium? Supposing for a ten-dollar premium the bill ran:

| | |
|---|--------|
| To natural and unpreventable hazard..... | \$4 00 |
| " unavoidable incendiarism..... | 75 |
| " crooked or incompetent fire marshals .. | 75 |
| " dishonesty in purchasing fire appliances .. | 50 |
| " political job in waterworks | 50 |
| " recklessness of electrical companies .. | 80 |
| " carelessness of underwriters | 50 |
| " taxes given away to exempt firemen .. | 20 |
| " other State or local taxes or fees..... | 25 |
| " poor or corrupt building inspectors .. | 50 |
| " owners not enforcing care in building .. | 25 |
| " commission to agent | 1 50 |

Total.....\$10 50

Were every premium-payer to have the cost of his insurance analyzed for him, just as he was paying his premium, the needed reduction in fire loss would soon be brought about by a wave of public sentiment. It is wonderful how what might be called the "wrongness of a wrong" stirs the righteous zeal of the populace when the nerve running from the pocket to the moral sense is agitated at its lower extremity.

If every male citizen of the United States were this month openly and specifically subjected to a tax of one dollar to make up for the unnecessary fire loss of 1894, there would be a general move in the direction of reducing the fire waste to reasonable proportions.—N. Y. Bulletin and Four. of Com.

—The annual meeting of the Toronto Board of Trade for the election of officers and the transaction of general business, will probably be held during the first week of February. The nominations will be made a week earlier. The date of the meeting will be decided upon by the council in the course of a few days.

Notice of Dissolution.

Notice is hereby given that the partnership heretofore subsisting between us, the undersigned, as general merchants, in the village of Mildmay, in the County of Bruce, has been this day dissolved by mutual consent. All debts owing to the said partnership are to be paid to the undersigned, John Stiegler; and all claims against the said partnership are to be presented to the said John Stiegler, by whom the same will be settled.

Dated at Mildmay this 31st day of December, A.D. 1894.

(Sgd.) JOHN STIEGLER.
(Sgd.) ANDREW OLIVER.

Witness,
CHARLES SCHURTER.
H. J. SCHOENAN.

THE BRITISH CANADIAN Loan & Investment Company, Ltd.

Notice is hereby given that the Annual General Meeting of the shareholders will be held at the company's office, 25 Adelaide Street East, Toronto, on

**Wednesday, 6th of February Next,
AT NOON.**

By order of the Directors.

R. H. TOMLINSON, Manager.

—Sullivan bought a goat, for which he paid \$5. Shortly after he received a tax bill on the goat of \$8. He called on Rafferty the assessor, and said: "Why do you tax me \$8 on my goat, when I paid but \$5 for him?" "Well," said Rafferty, "I have carefully read what the statutes say, and it reads: 'Whoever owns property a butting on the street shall be taxed \$2 a running foot.'"—Shoe and Leather Reporter.

Over 13,000,000 Feet of Land for Sale

Situated in Hochelaga Ward, Beginning at Frontenac Street

This property is well located for factories, the Canadian Pacific runs through its centre, and sidings may be built to any part of it. Easy of access by electric cars.

Terms easy. Apply to

HENRY HOGAN, Proprietor.
St. Lawrence Hall, Montreal



SEALED TENDERS addressed to the undersigned and endorsed "Tender for Masonry Burlington Bridge," will be received until Thursday, the 10th day of January, 1895, for the construction of the Pivot Pier and Abutments of a Swing Bridge over the Burlington Channel, near the City of Hamilton, Ontario, according to plans and a specification to be seen at the Custom House, Hamilton, at the office of the Resident Engineer, 36 Toronto Street, Toronto, and at the Department of Public Works, Ottawa.

Tenders will not be considered unless made on the form supplied and signed with the actual signatures of tenderers.

An accepted bank cheque, payable to the order of the Minister of Public Works, for the sum of two thousand dollars (\$2,000 00) must accompany each tender. This cheque will be forfeited if the party decline the contract, or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order, **E. F. E. ROY,**
Secretary.

Department of Public Works,
Ottawa, 18th Dec., 1894.

The Toronto Radiator Mfg. Co., Ltd.

TORONTO, ONTARIO.

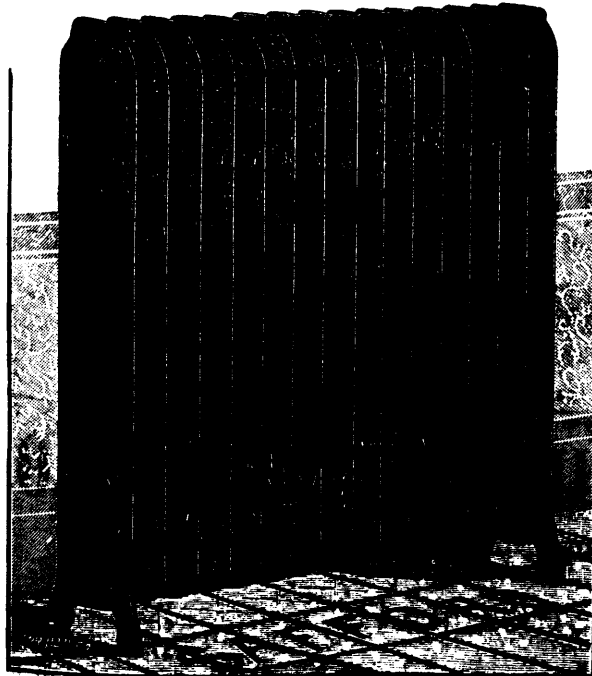
Largest Manufacturers under
the British Flag - - -

SAFFORD

Patent Radiators

**NO
Bolts
Packing
Leaky Joints**

For
**Hot Water and
Steam Heating**



The only Radiator on the market embodying all latest Improvements in Art and Mechanics.

Greatest Variety of Patterns
and Largest Stock in
Canada - - - - -