

OCTOBER FIRE LOSSES.

The fire loss in the United States and Canada during the month of October amounted to \$11,387,500, as compared with \$8,993,000 in October, 1896. The companies were hard hit last month. Still, although this shows a marked increase in loss for the month, the total for the past ten months, \$91,801,200, is considerably less than that of the same period the previous year. The following is a statement of the losses by months during the past three years, as compiled by the *N. Y. Journal and Bulletin of Commerce* :—

	1895.	1896.	1897.
January	\$11,895,600	\$11,040,000	\$12,049,700
February	12,360,200	9,730,100	8,676,750
March	14,239,300	14,839,600	10,502,950
April	11,018,150	12,010,600	10,833,000
May	7,761,350	10,618,000	10,193,600
June	9,223,000	5,721,250	5,084,450
July	9,085,000	9,033,250	6,626,300
August	9,929,000	8,895,250	6,454,950
September	10,766,300	8,200,650	9,392,000
October	13,411,500	8,993,000	11,387,500
Totals	\$109,689,400	\$99,081,700	\$91,801,200

Among the most serious conflagrations of the month were the forest fires in the Ottawa Valley, and the destructive burning of the town of Windsor, N.S. There were 184 fires of a destructiveness of not less than \$10,000 each. They may be classified as follows :

\$10,000 to \$20,000	81
20,000 to 30,000	33
30,000 to 50,000	24
50,000 to 75,000	15
75,000 to 100,000	7
100,000 to 200,000	13
200,000 to 1,250,000	11

Total 184

It will be seen, comments the *Journal and Bulletin*, that 1897 so far is still showing a much lighter loss than for the same period in either 1896 or 1895, and underwriters are quite satisfied, for the combination of high rates and light losses gives the deserving and underserving both liberal profits. However, this condition of affairs seems to be about to change. The influx of new companies means lively competition in the future and troubles in rating organizations at various points. The year 1898 will prove interesting to those who can observe the fire insurance situation understandingly.

SPONTANEOUS COMBUSTION.

Many of us recollect, when we are reminded of it, that certain substances when left together, or when neglected long enough, will burn of themselves. But we forget, or our perceptions are dulled to dangers that we should recognize if we would but *think* of the meaning, as fire causes, of certain elements in certain conditions. A recent issue of the *New York Monitor* devotes a couple of columns to recent cases of spontaneous combustion, and we shall make a brief analysis of these, in order that our readers may be familiarized with possibly new causes of fire. Four cases are instanced of slack coal taking fire voluntarily. One on board a steamer, which was a total loss in consequence; one on an elevator. Oil sprinkled on sawdust sweepings in an Illinois drug store caused fire by spontaneous combustion, and in the same State grease and sawdust in a barrel of floor sweepings took fire in a meat market. A heap of rosewood sawdust in the coffin factory of J. & J. Stolbs took fire; and in Astoria, Ill., in pine sawdust which had been mixed with linseed oil for cleaning, in the dwelling of D. W. Hettrick, combustion took place in forty-eight hours.

Next, as to hay, the instances are numerous of heat generated in masses of new hay bursting out into flame. Seven or eight cases of the kind are cited in as many States. "Barn burned from the heating of uncured hay," in Connecticut; "hay and wheat just stored in a barn in Indiana took fire and burned." Greasy or oily rags and waste are commonly known to be substances favorable to spontaneous combustion, whether, as in cases cited, they are left by plumbers in a city club, or left neglected by somebody in a Government printing office. But we notice, in particular, one fire caused by shoddy in sacks at a Rensselaer woolen mill, and another arising "in a woolen cloth saturated with varnish, wrapped in another cloth and left in the closet of an Indiana dwelling."

Miscellaneous burnings by spontaneous combustion are further instanced as under: Through an accumulation of dust and carpet lint about the steam-pipes in a Michigan residence. From paper, cotton, wool and other waste in the storeroom of Newlin & Peterson's drug store at Geneseo, Illinois; waste was heated by the sun through a rear window. In cotton seed oil, stored in a New York warehouse. Further, we hear of fire of this sort in a Washington junk store, not an unlikely place, followed by the description of spontaneous combustion in gar-

bage, in the plant of Philadelphia Product Co., and also in the drying-house of a starch works at Glen Cove. Here are instances enough to cause firemen, fire agents and inspectors, constables, policemen, or any public officer or public-spirited citizen, to keep his eyes open to the fire risk of neglected rubbish of any and all kinds, and to educate those ignorant of such things to recognize the elements of a spontaneous fire and to keep the elements apart.

TORONTO TRADE FIGURES.

In both exports and imports the foreign trade of Toronto for October showed an increase over the same month of 1896. The value of exports last month was \$558,308, and of imports \$1,796,156, in all \$2,354,464, where the previous October showed exports of \$485,233, and imports \$1,477,100, in all, \$1,962,233. Dutiable goods, as well as free goods, were imported last month to a larger extent. The main dutiable articles showing increase were books, pamphlets, and paper goods, leather, oils and paints, jewelry, fruit, earthenware and soft coal, whereas spirits and wines, glass and glassware, drugs and medicines, exhibit a decrease.

Among raw materials for manufactures, entered free, there was an increase in raw cotton, wool, metals, india rubber, jute yarn and cloth, but, on the other hand, a decrease in foreign woods, broom corn, raw furs, hides and skins. The principal items of import were as shown in the annexed comparative table. The figures are taken from the Board of Trade bulletin :—

	Oct., 1897.	Oct., 1896.
Cotton, manufactures of	\$65,397	\$57,438
Fancy goods, laces, etc.	47,459	36,159
Hats and bonnets	22,407	12,578
Silk, and manufactures of	74,236	47,956
Woolen manufactures	139,994	114,604
Total dry goods	\$349,493	\$268,735
Brass and manufactures of	\$ 4,883	\$ 4,646
Copper	455	874
Iron and steel	121,017	89,912
Lead	4,782	6,200
Metals composition	14,378	10,888
Total metals	\$145,515	\$112,520
Books and pamphlets	\$44,976	\$38,870
Bicycles	4,446	5,168
Coal, bituminous	27,912	20,677
" anthracite (free)	164,682	150,584
Drugs and medicines	21,095	22,110
Earthen, stone and chinaware	25,316	24,758
Fruit, all kinds, and nuts	46,657	33,197
Glass and glassware	19,559	33,144
Jewelry and watches	31,455	29,468
Leather and manufactures of	39,258	23,710
Musical instruments	12,026	8,554
Oils, paints, colors	32,399	27,689
Paper and manufactures of	31,934	29,409
Spirits and wines	8,560	14,810
Wood and manufactures of	10,360	9,960

A noticeable feature of the exports is the larger quantity of manufactured goods which were sent abroad: wood goods, shoes and leather, agricultural implements. Another large increase is in the item of meats, while forest products dwindled to the inconsiderable sum of \$7,634.

	Oct., 1897.	Oct., 1896.
Produce of		
The Mine	\$	\$ 40
" Fisheries	57	12
" Forest	7,387	65,132
" Field	53,584	84,385
Animals, etc.	309,005	269,415
Manufactures	125,945	56,351
Total	\$495,978	\$475,335

CANADIANS SHARE IN ELECTRIC RAILWAY BUILDING.

There are 14,000 miles of electric railway track in the United States. Ten years ago there were 86 miles of railway track operated by electricity. This is a most remarkable development of electric railway construction in a single decade. As the *Railway Age* points out: "In 1888 the horse-car tracks represented over 91 per cent. of the total, and the electric railway tracks a little over 1 per cent. At the commencement of this year the horse-car tracks were a little more than 64 per cent. of the total, while electric railway tracks represented more than 89 per cent., and were still growing. It is important to note, however, that in these ten years of electrical development very little progress has been made in the direction of substituting electric motors for steam locomotives, excepting upon elevated roads." Canadian competition with the United States in foreign countries is usually considered