

**Fire and Water.** The Mayor of New Westminster, B.C., has received a copy of the report of the Hon. E. Harrison, the Commissioner appointed by the Lieutenant-Governor of the Province, to enquire into the management of the Fire and Water Departments of the city of New Westminster, and especially with reference to the fire of September last. The Report contains a full account of the construction of the waterworks and the formation of a Fire Department. The entire document is instructive, even if its contents are not likely to be pleasant reading for the citizens of New Westminster, who will doubtless profit by the lesson conveyed in the report, in closing which the Hon. Commissioner says:

Lack of funds, trying to economize and the desire not to lessen the supply of water to consumers induced the Council to experiment with the water works system, contrary to the advice of the construction engineer, without finding out from some competent source whether he was right or not, and disabled the water works for fire protection purposes and want of funds, and trying to economize led to the failure to keep up in first-class efficiency the Fire Department and what other means they had for fire protection.

There is no evidence as to how the fire originated.

We shall not be surprised to hear that, in future, New Westminster intends to have the best water supply and the most efficient fire-fighting appliances in the Dominion.

**The Match, The Turning to mirth all things of earth,  
Man-hole, and As only boyhood can.**

**The Boys.**

—Hood

If boys just released from school happen to discover something out of the ordinary, the exuberance of their youthful spirits is very apt to be manifested by a thorough examination of the animate or inanimate something. Diligent inquiry or examination in seeking facts or principles marks the researchful student. But it is more than likely that the boys of the Clarkson Street Elementary Board School, London, are confounding their curiosity in seeking to obtain more complete knowledge of what follows the communication of fire to gas. The boys were playing in the street, when one of them, Albert Billington, noticed an escape of gas from the man-hole of a sewer, and conceived the idea of igniting it. The gas burst into flame. Happy Billington! Then he conceived another brilliant idea, and dropped a lighted match into the sewer. Unhappy Billington! In the explosion that immediately followed, the man-hole cover, a big flame, Billington, and some twenty other boys who were standing round the man-hole, shot up together. Seventeen of the boys were removed to Poplar Hospital, suffering from extensive superficial burns.

We have enlarged upon this curious street gas explosion in the world's metropolis, lest Montreal may have a Billington whose curiosity may carry a whole school skyward.

## THE OUTLOOK FOR ASSESSMENT INSURANCE.

Six years ago, when, for the life insurance business obtainable in the Dominion, there was keen competition between the old-line, or level premium, and the assessment companies, he would have required to be a bold man, and, besides, would have been considered exceedingly prejudiced, who would have predicted, as likely to occur so soon, the striking change in assessment company conditions, and consequently in public sentiment, which has taken place during that interval.

The Government Report of the business of 1892 embraced the showing of the following assessment companies:—

1. The Canadian Mutual Life;
2. The Commercial Travellers' Mutual Benefit Society;
3. The Home Life Association;
4. The Mutual Relief Society of Nova Scotia;
5. The Provincial Provident Institution;
6. The Covenant Mutual Benefit Association, of Illinois;
7. The Mutual Reserve Fund Life Association;
8. The Massachusetts' Benefit Association.

During that year, Nos. 1 and 4, which, at the end of 1891 had shown an aggregate of about 13 1-2 millions of insurance in force, disappeared from view, having been absorbed by No. 8, and the latter is now in the hands of the receiver (undertaker), so does not appear in the report of 1898 business. No. 3 is still alive and reporting, but is being changed to a joint stock company. No 7 swallowed No. 5.

The following table shows the condition of the remaining ones at the end of 1892, and of 1898. The Provincial Provident and the Mutual Reserve are grouped as one because of their amalgamation in the interval.

Over nine millions written in 1892, over ten and a half millions in 1893, and less than two millions in 1898! No earthquake about it either; only the gradual outworking of an outraged principle. Observe the gradual yet rapid decrease of popularity by the following table:—

Written in Year.	Amount.	Written in Year.	Amount.
1893 .....	\$10,526,225	1896 .....	\$6,142,500
1894 .....	9,484,750	1897 .....	2,951,800
1895 .....	8,035,875	1898 .....	1,896,455

Now mark what became of the business after it had been secured:—

There was in force at the end of 1892 .....	\$33,347,075
Written during next 6 years, as above .....	39,037,605

Total .....	\$72,384,680
And in force at end of 1898 only .....	35,513,604

Showing terminations during the 6 years of .....	\$36,871,076
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Over 39 millions written; nearly 37 millions, or over 94 1-2 per cent. of it terminated! And it is safe to assume that the remaining 5 1-2 per cent. embraced the lives that meantime had become impaired, and little else.

The effect can be seen in the remaining item of the table—net amount becomes claims, which, again in turn, is doubtless to a considerable extent responsible for the rapidity of the retrogression, for in these mat-