

GREAT WESTERN RAILWAY.—Traffic for week ending April 29th, 1870.

Passengers	29,569 30
Freight and Live Stock.....	53,050 45
Mails and Sundries.....	2,619 45
Total Receipts for week.....	\$85,179 70
Corresponding week, 1868.....	80,486 35
Increase.....	\$4,693 35

THE FAIRLIE-ENGINE.—The commission of Russian engineers, who lately visited England for the purpose of seeing Mr. Fairlie's narrow-gauge railway plant, and the Festiniog railway where his engines are at work, have, according to the *Iron and Coal Trade Review*, reported strongly in favor of the system. They recommend it to be adopted for a portion of the railway between St. Petersburg and Moscow, and estimate the cost of construction at \$4,500 per mile.

INTERCOLONIAL RAILWAY BRIDGE.—The contract for the construction of this important work has been let to the firm of Messrs. Gzowski, Macpherson & Co., of this city.

—At the first meeting of the Carleton railway in St. John, N.B., Messrs. E. Sutton, T. M. McLachlan, and N. W. Knight, were elected directors.

Insurance.

FIRE RECORD.—Toronto, May 14.—A fire broke out in the carpenters work shops occupied by McBean Brothers and Parish & Gorrie, at the corner of Hayter and Terauley streets. The fire is thought to have originated from the engine house. A good deal of delay was experienced in getting the engines at work, meantime, the wooden workshops and structures adjacent, fell a prey to the flames. Mr. McBean has stated his loss at \$12,000; insured for \$1,000 in the Lancashire, on building and contents, and \$1,000 in the Queen on building, machinery and lumber. The shop will be immediately rebuilt and be of brick. Parish & Gorrie lose \$700, and Philips loses \$500.

Nanticoke Township, May 11.—A barn belonging to Mrs. Lavine, with contents, were consumed. Loss stated at \$1,500; insurance \$300.

Sherbrooke, May 13.—The fuse factory was gutted; the building was owned by the British American Land Co., and the works by the Windsor powder Co.

Lindsay, May 10.—A fire caught in the stable of Mr. Baker, and consumed property to the value of \$2,000; insured for \$400. The furniture of Canada Presbyterian Church was damaged by removal, but insured.

St. John, N. B., May 9.—House of S. Cunningham, at Pisarino, was destroyed, loss stated at \$800.

Elizabethtown, Ont. May 6.—The barn, sheds and stables, of Mr. Sturgeon, 7th con. were destroyed by fire, together with their contents. Loss about \$2,000. Insured for \$1,200 in the Agricultural Mutual. Cause supposed to be incendiarism.

Perrytown, Ont., May 1.—Mr. J. S. Choate's house and driving and wood-house, with all their contents, were totally destroyed by fire; loss not less than \$1,700, with only \$500 insurance. He had \$86 in bills and \$874 in notes, which were also consumed. Supposed to be the work of an incendiary.

Greenock Township, Ont., May 8.—Barn and contents burnt. Lot 54, concession A, owned by Geo. Norton, of Paisley, loss \$300, insured for \$200, in Beaver and Toronto Insurance Companies. Tenants, W. & A. Colborne, loss \$400 on contents, fully insured in same company.

—The steam-tug *Stag*, of the Sincennes and McNaughton line, was destroyed by fire last week, in the River Richelieu, near the Isle-au-Cerf. The fire took from a pipe at the place where it passed through the first deck, and, under the high wind prevailing, spread so rapidly that the

crew had to jump overboard. Henri Ginbault, lost his life. The *Stag* was burned to the water line, and was not insured. The owners lost between \$10,000 and \$12,000.

GOVERNMENT INSURANCE.—At the close of the year 1869 there were in existence 2,168 contracts, entered into by the Post-office under the Act of 1864, for insuring sums payable at death amounting to £164,392. The capital in the hands of the National Debt Commissioners in respect of these insurances is stated at £16,711. Three per cent. stock, and £882 uninvested balance. The transactions of the year 1869 were as follows:—422 new contracts were granted, insuring payment of £32,671 at death; the receipts of the year were £5,045; sums amounting to £538 were paid under ten contracts of insurance. In calculating the premiums to be charged, the English Life Table No. 3, "for males," published under the authority of the Registrar-General for England, is used, the rate of interest being taken at three per cent.—*London Post Magazine*.

BROKERAGE.—In England, contracts of marine insurance are made generally, and of fire insurance often, by brokers, who make themselves liable to the insured for the premium, and stand generally in the same relation to the underwriters as do the insured in this country. They are allowed to recover the premium from the insured as money paid before they actually paid it to the insurers. There are running accounts between the brokers and the underwriters, in which the former are credited with the losses and the latter with the premiums, and the one set off against the other in the final adjustments. Hence the underwriter cannot set up that the broker is not paid the premium, of which the receipt is acknowledged to the insured.

INTERNATIONAL LIFE INSURANCE COMPANY.

—In the case of this English company, which has a large deposit in the Insurance Department of the State, for the security of insureds in this country, and whose affairs have been a long time in litigation, it has been ordered by Judge Barnard of the Supreme Court, that a dividend of twenty-five per cent. be paid to the insured upon the actual value of their policies. The desire of the receiver was to use the funds for the purpose of reinsurance; but the policy-holders seem to prefer this proffered bonus to the ultimate payment of their claims in full. This supplies a demonstration of the advantages of the deposit system, which is especially beneficial in relation to the foreign companies over which the laws of this country can exercise no control.

MONTREAL FIRE DEPARTMENT.—The report for 1869 states that there has been no alteration in the strength or working of the Department since the last report. Sleigh hose-reels have been substituted for winter use in place of the summer reels, and the number of fires was less during the year than 1868. The number of fires in the city was 102; in the environs, 2; alarms, 21. There has been a good supply of water during the winter, and for use in the upper parts of the city. Two small hand engines have been bought. In the three city wards, where so many of the new buildings are very lofty, the mains are too small to throw a large stream of water to the necessary height, and there are too few hydrants. The quantity of serviceable hose now in use is about 6,250 feet, and a new and more convenient coupling has been adopted. The Fire Stations are in good order, but the proposed new ones are urgently needed. The aggregate loss by fire will probably be as great as it was in 1868, the destruction by fire of St. Andrew's and the Messiah churches, causing a loss equal in value, perhaps, to the whole losses in fixed property during the remainder of the year. Few casualties have happened to the men of the Fire-brigade during the year. The report recommends that a salvage company be formed, to cover the goods, &c., from damage by water. It would, observes the report,

be worth considering whether or not it would be well for the Corporation to put the necessary machinery in operation, and look to an increased impost or tax upon the insurance companies to meet the expense involved. The number of fires and alarms have been greatest in St. Ann's ward, and the greatest number in any month was in August. The greatest number were in dwelling-houses, and after these came sheds, stables, and outhouses. The most frequent cause of alarm is chimneys on fire, and almost an equal number of causes of fire are unknown. One-fourth are set down as suspicious. The report of the fire alarm telegraph is satisfactory.

—Mr. D. L. Sills, of Seaforth, who was quite recently acting for a new Canadian life company which has been projected, and who was arrested on charges of fraud, forgery, and embezzlement in connection with his former agency of the Connecticut Mutual Life Insurance Company, quite suddenly left Goderich for parts unknown. He had been bailed out, and has mulcted his sureties in the sum of \$2,500. We should suppose that the life company in whose employ he has been could not have profited much by the connection, which they continued in spite of our well-meant advice to the contrary.

—A St. Catharines paper has made the delinquencies of a mutual insurance company hailing from that town the text for a tirade against all the mutuals. Nothing could be more absurd. The Niagara District has been in hot water before, and judging from the slight insight into its management which has been afforded us, it is likely to continue in trouble, and to disgust its policy-holders by extorted payments which they expected would never be called for.

TORONTO FIRE DEPARTMENT.

The Chief Engineer of the Fire Brigade states that in the year 1869, the Fire Department was called out by fire-alarm 64 times. There were 48 fires, for 2 of which there was no alarm, and there were 18 unnecessary alarms. Of the 48 fires, 39 were confined to the buildings in which they originated; and of these there were 21 the loss on any of which did not exceed \$50. The number of houses destroyed was 32, and of damaged houses 39. With the exception of the great loss to Messrs. Gooderham & Worts by the burning of their distillery on the night of the 25th of Oct. last, on which there was no insurance, the total loss by fire during the year does not exceed \$27,000.

The total loss on buildings was \$92,116, and the insurance on same, \$58,422; the loss on goods was \$59,650, and the insurance \$52,500.

With the exception of the loss of Messrs. Gooderham & Worts, already referred to, the total loss to parties not covered by insurance was as follows:—On buildings, \$3,055; on goods, furniture, &c., \$1,210.

A number of the hydrants are old, and of a very inferior kind, and very easily broken. Several of them, in their present positions are useless, being on small mains that will not afford a sufficient supply of water for a fire engine. Of the 23 that belong to the Water Company, 2, in very important localities, are of no use, because of the difficulty of attaching hose. There are other objectionable points about the hydrants, they are of various kinds, and have different sized nozzles, which causes mistakes, and sometimes delay on occasions of fire; but owing to the unsettled state of affairs for the supply of water from the hydrants, the required alterations have been deferred from year to year. The nozzles of the hydrants should be made all of one uniform size, as soon as possible.

The City Council of last year made an appropriation for the construction of small tanks, on certain streets, with a supply pipe to each from the Bay. Of these, one only has been constructed on Church street. This small tank, however, has