

in this city would have been extinguished in ten minutes. Yet, strange to say, at the fire in Spingler's Building the New York fire brigade had not only eight engines working but *two* water towers, and the fire raged over three hours, and was only put out when the building had been completely gutted and almost demolished. Had not Tiffany's building been fire-proof there is no doubt that it would have suffered considerable damage if not total destruction. The following is quoted from the *New York Times*: "In spite of the two water towers, the immense stream from the platform of one of them and the deluge from sixteen lines of hose, the fire appeared to be uncontrollable at all points, until it had swept away the roofs of both the Union Square and the 15th Street buildings, and entirely destroyed all stock above the second floors."

In writing thus we by no means wish to detract from the value of water towers, but desire to show the absurdity of mere outsiders attempting to criticize the management of something of which they know nothing, and in doing which they only expose their ignorance. We cordially agree with our respected fellow-citizen, Mr. James O'Brien, in his remarks concerning the telegraph and telephone wires, and the sooner these are put underground the better.

We may also remark in reference to the above two fires, that our firemen at this time of the year have to contend with the difficulties inseparable from our climate, which do not exist in New York. The cold was intense during the fire on Victoria Square, while in New York it was quite mild, being little if any below freezing point, with a warm sun and no wind to speak of. Before our New York friends begin to throw blame upon our fire department, they had better look nearer home, and remember the adage that "those who live in glass houses should never throw stones."

THE LANCASHIRE INSURANCE COMPANY.

In our last issue we hastily noted the changes which have taken place in the conduct of the Canadian business of the Lancashire, involving the establishing of a regular branch office at Toronto in place of the former general agency arrangement. We are now able to state more at length that the change involves the voluntary retirement of Mr. S. C. Duncan-Clark, for many years the chief agent, and the appointment of Mr. James G. Thompson, for some eight years associated with the former, to the position of manager of the branch office. For twenty-seven years the Lancashire has been represented in the Dominion, and during that time has become well and favorably known as a company able to furnish solid indemnity to its patrons and always characterized for its equitable dealing and steady progress. The scope of its present plans gives promise of enlarged operations in this country which are calculated to add alike to its usefulness and its popularity. Its past history as one of the factors in Canadian underwriting is highly creditable to the gentlemen who have been its representatives, and especially so to its general agent at Toronto.

MR. S. C. DUNCAN-CLARK.

This well known underwriter, in retiring, as we understand, permanently from the insurance field, carries with him the cordial good wishes of his former underwriting associates, among whom we hear universal expressions of regret that they should lose the companionship of one so long conspicuous in their ranks. Mr. Duncan-Clark is a Scotchman, and has been known in Canada since 1864, at which time he came to Toronto from London, where he was connected with the London & Westminster Bank. He was accompanied by his brother, Mr. Henry Duncan, with whom and Mr. Hugh Scott he was associated in the agency of the Lancashire and the Western of England for Ontario, himself and brother in the meantime engaging in the oil business which involved the investment of considerable capital. The business, however, proved to be unsuccessful, and resulted in serious loss. In 1886 the insurance partnership was dissolved, Mr. Scott taking the Western and Mr. Duncan-Clark and his brother keeping the Lancashire, though by the return of the latter to England not long after, the former became its sole representative in Ontario. Later, when Mr. Hobbs resigned the agency of the Lancashire for the Province of Quebec, it was added to Mr. Duncan-Clark's territory, and later still he was authorized to operate in Manitoba and the Northwest Territories. In the Fall of 1891 British Columbia became a part of his general agency, thus comprising altogether, it will be seen, the principal part of the Dominion. Mr. Duncan-Clark enjoyed alike the entire confidence of his underwriting associates and of the company he served, as evidenced by his election to the presidency of the Canadian Fire Underwriters' Association by the former, and the reluctance expressed by the latter upon his retirement. He is now in England with his family, but we understand expects to return to Toronto in the Spring, where, as elsewhere in Canada, he will be cordially welcomed.

MR. JAMES G. THOMPSON,

who, under the new disposition of affairs, becomes branch manager of the Lancashire for the territory previously under the control of Mr. Duncan-Clark, is, we learn, most heartily commended to the company by that gentleman himself, with whom he has been for about eight years associated as chief clerk and otherwise, and where he has gained a practical experience of the company's methods and an accurate knowledge of the entire field and its agents, with whom he is popular. In his circular letter addressed to agents announcing his resignation, Mr. Duncan-Clark, after expressing gratification at the appointment of Mr. Thompson, says that "his experience of the company's methods and his personal knowledge of agency difficulties in Canada will serve to enable him to meet, as nearly as possible, those wants and difficulties which often arise in the trying circumstances met by agents from time to time in their zealous efforts for their company." Mr. Thompson came to this country in 1882, the next year entering the service of the British America, when after a little more than a year he went to the Lancashire, as above stated. It can but be