

mises, and Mr. Osborne's Cabinet Shop, and principle contents were destroyed by fire, loss \$600, insured for \$300. Joseph McMichael lived above Osborne's Shop, and lost a considerable quantity of furniture.

Halifax, April 16.—Fire broke out in a building on Salter Street, south end of Granville Street, belonging to the Esson estate, and occupied by Dennis Carroll, as a forage barn. The building, with a large quantity hay, was almost wholly destroyed.

Southold, County Elgin, Ont., April 16.—A fire in the premises of John McLay, destroyed the dwelling house and the greater part of its contents; but a trifling portion of the furniture being saved owing to the rapid progress of the flames, and the absence of almost any assistance. The house and barns were insured, but the principal weight of the insurance was on the the barns.

Thorold, April 25.—Birbeck's House sustained some injury and the furniture was destroyed though the fire was soon extinguished; covered by insurance.

Aylmer, Ont., April, 24.—The *Times* says, that a fire at the village of Hull destroyed the Wright homestead, no insurance; cause unknown.

Georgetown, Ont., April 25.—House of one Johnston, entirely consumed; furniture saved, the fire is attributed to a defective stove-pipe.

Toronto, April 25.—The "Gloucester House," on Yonge Street, was gutted; most of the furniture was saved; insured in the Western for \$2000 Beckett's stables also on Yonge Street, were consumed with four horses and a quantity of hay.

Chatham, Ont., April 30.—Great Western Railway freight house, with several car loads of produce. Robert Lowe and George Stringer are the principal losers. The loss is stated by Mr. Swinyard, manager of the Railway, at \$9,000 and fully insured. The fire is thought to be the work of an incendiary and one arrest was made.

Rothsay, Ont., April.—Store and dwelling of of Mr. Stull. There was an insurance of \$400 in the Waterloo Mutual. The stock was estimated at \$2,500, on which there was an insurance of \$1,500 in the Provincial.

A Correspondent in Halifax sends us the following list of fires in Nova Scotia:—

Halifax, N. S., April 16th.—Barn, owned by estate late John Esson, Salter Street, Halifax; total loss; insured with the Acadia (local) Company, for \$400.

Cornwallis, N. S., April 17th.—Dwelling house at Cornwallis, King's County, owned by Henry Lovett, and occupied by him. Partial loss of \$490; insured for \$1,200 with the "Aetna" of Hartford.

Riversdale, N. S., April 20th.—Spool Factory, at Riversdale, Pictou County; in operation for two months only. Building and machinery total loss; insured for \$10,000 with the "Liverpool and London, and Globe," which, however, will not cover the loss estimated by the proprietors.

Halifax, N. S., April 24th.—Union Engine Company's Hall, Grand Parade, Halifax; partial loss of \$400. Insured with the Liverpool and London and Globe Insurance Company.

Greenwood, May 3.—House of Ira B. Carpenter, on lot 3, 3rd concession, Pickering; the house, and nearly all the furniture were burned.

Greenwood, May 4.—The steam planing mill and sash factory at Whitevale, was totally destroyed by fire. The building was owned by T. P. White, reeve of Pickering, and occupied by Gilchrist & Co., who lost all their new and valuable machinery. The fire is supposed to have originated by a spark from the engine. Loss estimated to be \$5,000; no insurance.

St. Catherines May 3.—The barns and stables of the "Pickwick House" with three horses and a cow were burnt; one, a valuable animal, the property of Mr. John McCurrie. Several carriages, sleighs, and harness were also destroyed. This fire is supposed to be the work of an incendiary.

Kincardine, May 4.—The barn of Mrs. McPherson, tavernkeeper, at Amberly, containing six

tons of hay, a quantity of oats and wheat, two cows, a number of farming implements, and about a hundred dollars worth of fruit trees, was totally destroyed by fire yesterday evening; loss about five hundred dollars; no insurance; supposed to have taken fire from the pipe of an intoxicated man, who had been smoking on the premises.

TORONTO FIRE LIMITS.—The limits within which rough-casted frame shanties may be erected with shingles laid in mortar, are as follows:—Commencing at the junction of Yonge and Queen streets, and running in a line 120 feet north of the north side of the latter street (so as to include outbuildings) to East William street; thence south to Adelaide street, and so on, including those intervening blocks, back to Yonge street. The limits are also extended up Terauley street to Edward street, and thence to Yonge street, including those blocks also.

—Mr. William Henderson has been appointed Inspector of the Provincial Insurance Company, *vice* Turnbull, resigned.

—Mr. Daniel L. Sills has been dismissed from the Ontario agency of the Connecticut Mutual Life of Hartford.

ARSON AS A RESULT OF FIRE INSURANCE MISMANAGEMENT.

Fire-Marshal Brackett the other day expressed in a public Court an opinion which all familiar with the methods of acquiring fire insurance business will indorse. Referring to a case of alleged arson, he complained—the reporters tell us—"about the careless manner in which policies are granted at the instance of insurance agents," contending that "their general manner of transacting business is simply paying a premium on arson, and multiplying this heinous crime more rapidly than justice can overtake it."

The statement, strong as it is, does not admit of doubt. The excessive competition in fire insurance has developed a recklessness which at once demoralizes the community and imperils the solvency of the companies concerned. The rule seems to be to get business at any cost—to get it, in fact, with little regard for the conditions that are essential not only to its profitability, but to its safety. Risks are taken which no prudent company should assume, and in a manner which seems designed to encourage fraud. There is little scrutiny into the value of the property to be insured, and still less into the character of its professed owners. No systematic supervision is exercised after insurance, to hold in check the plans of schemers, and exact compliance with the conditions on which the policies are based. The consequence is that knaves are enabled to obtain insurances for amounts greatly exceeding the worth of the property, and thus to render arson more profitable than trade.

The almost absolute impunity with which the crime is perpetrated doubtless contributes much to its spread. The first duty of a company upon which a claim is made is to investigate the circumstances in which it originates—to ascertain that the precautionary requirements of the policy have been fulfilled, that the property alleged to have been destroyed was actually there to the amount claimed, and that the cause of the fire was beyond the control of the claimant. If careful inquiry reveal the fact of falsehood or fraud in any of these respects, the company is equally bound to withhold payment, and, where willful destruction is apparent or even probable, to prosecute the supposed offender. A firm regard for these twin "duties" is incumbent upon companies, as well with a view to the protection of their own interests as from a proper regard for the welfare of the community.

Competition pushed to an extreme has, however, produced quite a different method of dealing with claims. Instead of being carefully investigated, they are promptly paid. The companies are eager only for business, and to acquire if they boast that they never dispute the claims of the insured.

This doctrine of indisputability, proper in its place, is made the pretext for virtual connivance with incendiarism and fraud. There is no scrutiny, because that involves delay, and delay in settling alleged losses injures the chance of a company in the race for business. The reputation aimed at is that of a company which pays at once the amount of its policies, whether the fire be willful or accidental in its nature. Arson, therefore, has become a safe crime, so far as the companies are concerned; the latter preferring to submit to robbery rather than incur the name of being strict and suspicious in the adjustment of their affairs.

The laxity is as fatal to the prosperity of the companies as it is criminal in its relations to the public. But there will be little hope of reform until bad management culminate in a collapse. Nothing less than that seems likely to arouse Boards of Directors to the folly and wrong of a system which sacrifices all considerations of prudence and duty to the desire for an increase of business.—*New York Times*.

Mining.

NOVA SCOTIA GOLD FIELDS.

(Advance Notes from the N. S. Mining Gazette.)

HALIFAX, N. S., April 27, 1869.

The past fortnight was so wet and unsettled that little progress has been made in surface explorations. The snow in the woods is still several feet deep, and is later disappearing than in previous years. There is an absence of all excitement, and most claims now taken up have been acquired for bona fide working. With the exception of Uniacke, reports are meagre, but decidedly encouraging.

WINE HARBOR.—The prospects of the Globe Company continue good. Work on the Napier mine is progressing satisfactorily. A new gold streak has been discovered on the Provincial Company's property. The best crushing from the Eureka mine produced a little over one ounce to the ton, the yield being 18ozs. 18dwts. 11grs. Report from the Eldorado Co. not received.

SHERBROOKE.—The Dominion Co's. mill is now working night and day. The shaft has been emptied of water, and no further stoppages are anticipated. The Wellington will send up about 300 ozs. as this month's product. Other companies not heard from.

TANGIER.—The Strawberry Hill mine has sent 127 ozs. to town; the result of March crushings. The Nova Scotia, a mine favorably noticed by Professor Silliman some years ago, after lying fallow since 1864, is to be worked again under Canadian auspices. The return from the district augurs well for the success of further enterprise.

OLDHAM.—The reports from this district are very encouraging. Several old shafts are being baled with a view of resuming work, and the mill returns still shew a steady high yield.

OPHIR.—Several prospectors have begun work. The Ophir Co. are still fortunate and intend to keep up the reputation of the district.

UNIACKE.—Some very good crushing reported from this field. The Central Co. obtained over two ounces per ton from last parcel of quartz. Five tons from the Union Co's. shaft, gave twenty ounces, hard amalgam, which had not been reported when our informant left, but was estimated to yield, at least, twelve ounces of gold. The Uniacke Co. expect 120 ozs., to their months product. The Montreal Co. have been exploring, and discovered a belt of quartz and slate sixteen feet wide, which can be mined for less than a dollar. Any returns over three dollars will be profit. The Queen Co., discouraged at the falling off of returns let a shaft on tribute, and on Saturday, the 24th,