

Noble's business is and has been illegally carried on, in the interpretation of the law in such case made and provided, he felt that he was perfectly justified in granting a nonsuit. Mr. Stockton demanded a copy of the proceedings, and intimated his intention of appealing from the magistrate's decision. The case closed about 4 o'clock p.m.

We understand that several persons have been for some years following this illegal business in the Province of New Brunswick, without the slightest interference; although the fact of their doing so has been brought to the notice of the Department of Justice.

### COMMUNICATIONS.

All communications to be addressed to the Editor, INSURANCE SOCIETY, and correspondence to bear the name and address of the author, not necessarily for publication, but as a guarantee of good faith.

The publication of a communication does not by any means commit the paper to the sentiments expressed therein: but a fair hearing will be allowed for all sides of any question we may consider of sufficient interest to the Insurance public.

YARMOUTH, April 24, 1882.

To the Publishers of the INSURANCE SOCIETY,  
Montreal.

Gents:—

In your issue of April 20th under the head of notes you say: "The underwriters of Nova Scotia fix the rates of insurance in Truro at a much lower ratio than for other towns in the Province, because it alone possesses a system of water works that is of some service in quenching fires. *The other towns in Nova Scotia are getting Fire Insurance at so cheap a rate that they do not see the necessity for any special protection other than that given by confiding Companies.*"

Now this statement, whether inadvertently made or not, is manifestly unfair to some other towns in Nova Scotia, particularly Yarmouth, where we have always had a remarkably efficient fire service, and last year have had the water brought in 11 miles from a reservoir 105 feet above the level of the town. The water service belonging to the town for quenching fires consists of 22 hydrants, streams from which reach an altitude of 60 feet—while we have 2 steamers and 2 hand engines with an efficient corps of firemen, and sufficient hose and necessary appliances for any emergency.

Yarmouth has always been noted for her enterprise in this particular, and was one of the first towns in Nova Scotia to adopt extensive means for "quenching fires." So there is no necessity for underwriters to "wake up" regarding rates for insurance on buildings in Yarmouth.

Yours truly,  
GEO. E. LAVERS.

We gladly insert this correction; not having been in Yarmouth since the purchase of the steam fire engine, we were not aware of the construction of Water Works.

INSURANCE SOCIETY will be always pleased to note the progress or improvements in fire appliances, and will thank its friends for items of news in that connection.—ED. INS. SOC.

PETERBOROUGH, May 15th, 1882.

The Editor of INSURANCE SOCIETY.

SIR,  
I send you the following extract from the Peterborough Review, of the 12th instant:—

TELEGRAPH FOR AID.—The people of Hastings, while the great fire was in progress on Thursday morning, tried to "raise" Peterborough in the hope of securing our steam fire engine and Brigade to assist them in subduing the flames. At such an early hour of course it was impossible, but at any rate it was a useless task, as the Silsby is about played out, and as regards our ability to cope with a conflagration we are

very nearly as badly off as Hastings. We are short of hose, and the flues in the boiler of the engine are leaking so badly that the fire is put out almost as fast as it can be lit. This state of affairs has existed for some time, and in our opinion it should be remedied at once, or we are liable at any time to be swept out of existence. True, we are very fortunate as regards fires, but at the same time it seems preposterous that a town of the size and importance of Peterborough should depend solely on a foundered fire engine for protection. Work on the waterworks is progressing favorably, and in that there is some consolation.—*Peterborough Review*, May 12th, 1882.

The facts are worse even than they appear by the foregoing extract, yet our Town Council will take no steps to provide for the protection of the property of the citizens from loss by fire. There is a waterworks company building a system of waterworks for domestic use and fire protection. The town had for years been trying to get a supply of water for general purposes, and were unable to decide upon any course that would be acceptable to the majority. Under the circumstances a number of the largest property holders formed themselves into a private company for the purpose of supplying what is needed. The works are being constructed on the same principle as those at Ottawa, and the pipes are now arriving from Scotland. The company has now asked the Council to say how many fire hydrants will be required and the location of each, and the Council simply take no action, so that we will be in this condition shortly: There will be a complete system of waterworks of which the Council may take advantage to protect the town, but which cannot be so used because the Council will take no action.

There are so many high buildings, with mansard roofs, in the centre of the town, that a fire commencing on either side of George Street would be utterly uncontrollable, and the whole business part of the town might burn up. As your paper reaches the representatives of all the Companies doing business here, I have thought it well to lay the facts before them through your paper, as I have already done directly to the Companies I represent, all being interested so largely in having a proper fire protection system established in this town.

I am yours, &c.,

A GENERAL INSURANCE AGENT.

### BRIGADE NOTES.

About a year ago the Town Council of Chatham determined to reorganize their fire department, which had been up to that time a volunteer one. A very large and commodious Fire Hall 50 x 60 was erected, the upper story of which is used as a bed room, Chief's office, and a comfortable furnished reading room for the men; there is also a watch-tower 85 feet high, in which during the night a watchman is kept whose vigilant eye has already detected on several occasions the first outbreak of a fire, and thereby saved the endangered buildings with but trifling damage. The lower storey is used for the fire apparatus, which consists of two third-class Ronald Engines with the capacity of 400 gals. per minute, one of which is in active duty, the other is kept as a reserve; two hose reels with 3000 feet of good serviceable Paragon Brand Eureka Fabric Hose, a Hook and Ladder truck with a Fire King Extinguisher attached completes the list. In the rear are the stables, in which are kept three beautiful well-trained horses; by one pull of the bell the alarm is rung and the stable doors thrown open, the horses spring to their places, and the adjusting of the suspended harness is the work of a moment. The average time made during the day time is from 8 to 10 seconds, and at night is about 1½ minutes. The number employed are four permanent men, consisting of the chief, driver and nightwatchman, who also drives the hose cart; five night men, who with the permanent men sleep in the house; and eight call men. The amount of salary paid annually amounts to \$3000. The expenses of these alterations amounted to \$10,000, which includes building and land, and now the citizens of Chatham consider that they have a Fire Department second to none outside of the larger cities. The water supply is good, the river and creek running through the business portion of the town, while the outskirts have over twenty large water tanks to protect them.

From A Correspondent.