

the fire as was the Board of Trade building; imagine then the rear windows being all demolished, and flames and intense heat from across a narrow passage pouring in through those openings! That imposing structure was doomed to utter destruction as soon as the fire became hot enough to break through the rear windows. The question of window exposure is one calling for the special attention of property owners and underwriters. There have been experiments conducted near Regent's Park, London, England, to test a material offered "for the protection of windows which face dangerous property." We give no opinion thereon, as none is given by the British Fire Prevention Committee's report on the tests applied to the materials indicated. That Committee comprises a number of leading architects, city engineers, electrical experts, surveyors and others of high official rank. The objects of the Committee include the undertaking of independent investigations and tests of materials, methods and appliances for the increased protection of life and property from fire. When the investigation takes place into the recent conflagration, the experience of this British Committee could be utilized.

**English
Insurance Co.
Shares, 1900.**

The heavy fire loss on this continent last year has told adversely upon the returns of the British fire insurance companies who do business on this side, though not so much so as on some American ones whose field of operations is much more limited. It has been indeed fortunate for many in the States whose properties suffered heavily by fire that they were covered by policies in British companies who paid enormous claims without any strain on their resources. Insurance company shareholders in the Old Land are hoping to see rates raised in Canada and the States, where they have gone so low as to leave small net profits. The Royal made a profit of \$289,000, which is only 2.85 per cent of its premium income of \$10,130,000. The Lancashire Fire and Life passed its interim dividend. This Company is transferring its accident business to the Ocean Accident, etc., Company. The Palatine found it necessary to merge its business with the Commercial Union. The shareholders of the Palatine exchanged their stock at par for the 4 per cent. debenture stock of the Commercial Union redeemable at par at end of 30 years, or earlier at varying premiums. The Commercial Union did sufficiently well last year to cause its shares to advance, so also did the London and Lancashire Fire. The stock of the Liverpool and London and Globe also rose £2 10 0, the North British and Mercantile 22s. 6d., the North-

ern 15s. These were the more fortunate companies. Amongst those whose shares declined were the Atlas, £3 10 0, Norwich Union, £2 10 0, National of Ireland 17s., Phoenix £400. The past year was one of considerable variations in the experience of the British fire companies. We fear some of those who had a favourable record up to 31st December last have had it spoilt by recent disasters.

**John Bright
and
the Queen.**

It is remarkable that none of our contemporaries, in their notices of the Queen's life, have referred to the eulogy passed upon Her Majesty by the late Hon. John Bright. He was, as we all know, a radical of radicals, "a democrat up to the hilt." One night in the House of Commons an ill-conditioned member attacked the Queen for continuing so long to mourn over her late noble husband, Prince Albert. He charged the Queen with neglecting public duties to indulge in theatrical grief. Mr. Bright rose like a roused lion to defend his Sovereign. In a burst of that splendid oratory, in which he had no peer, this tribune of the people threw back the slander as false. He declared that the fidelity of the Queen to her late husband's memory added new lustre to the brightness of the throne. He said the Queen was the most truthful person he had ever met. He declared her to be most assiduous in attention to the affairs of State, and that her sorrow was too sacred for criticism. Like a flash of lightning was his denunciation of the man who uttered so cruel, so cowardly, so unprovoked a slander of a heartbroken, defenceless widow, as one unfit for the society of men. The House of Commons gave this chivalrous outburst of manly feeling a round of tumultuous cheers. The Queen was deeply moved, and warmly thanked Mr. Bright for his defence and sympathy.

**New Civic
Enterprise.**

It is a sign of the times that a number of municipal corporations in England are establishing cold storage houses, where game, poultry, meat, fish, milk, butter, etc., may be kept fresh for a length of time. These establishments are meeting with great favour; they are not only a great benefit to dealers in perishable articles, but to housekeepers, and they pay good returns on the capital invested. At Birmingham there is cold storage for 30,000 sheep carcasses. At Yarmouth the stores have a capacity of 60,000 feet. The financial savings of perishable food products by the cold storage warehouses is estimated at millions of dollars yearly.