

FIRE INSURANCE MATTERS IN MONTREAL.

The repeated and disastrous fires which have taken place of late in Montreal, notably those at the St. Lawrence Sugar Refinery and that most recent one at Porter's tannery, have occasioned a feeling of disquietude in the minds of citizens with respect to the fire appliances of the city. Articles and letters have appeared in the daily press criticizing with severity the condition of affairs in the fire brigade, and it has been freely predicted that certain defects alleged to exist would result in the raising of rates of insurance by the insurance companies. On Tuesday last, at a meeting of the Underwriters' Association, a report was read recommending increased premiums. The chairman, Mr. Tatley of the Royal, made the statement that fire premiums were lower in Montreal than in any city on the continent. Some significance attaches to the circumstance that the report referred to, favoring the putting up of rates, was carried without, we are informed, a dissenting voice. And the business men of the city generally admit, we believe, the propriety of an advance in rates. The increase is upon wholesale stocks of dry goods and groceries from 50 cents per \$100 to 60 cents; on retail stocks of same, from 62½ cents to 75 cents, with a corresponding increase in the more hazardous classes of stocks and in other classes of mercantile risks, the whole to come into force on the 19th instant.

We observe in telegrams of Wednesday, to the *Mail* and also to the *Globe*, the sinister suggestion made that "Until then, (Monday next) it will be in the power of customers to ask a cancellation of existing policies and the issue of new ones for an extended period at the present low rates." If any company, for the sake of currying favor with customers, connives at such a deceptive proceeding, it will aim to defeat the very object of the Association.

It is complained that proper and business-like relations do not exist between the fire department of Montreal and the City Council: that the one thwarts the other and that the placing of the hydrants and their insufficient pressure, is the fault of the council. It is again contended, and, we think, with truth, that the firemen are not properly directed at fires, and to this cause in part the indefensible delay at the Porter fire is attributed. In the face of such grave defects in so vital a matter as the protection of property from fire no course is left for self-respecting underwriters but to increase their price for indemnity. It will soon become a question, what of the self-respect of a community which permits such a menacing state of affairs year after year?

QUEBEC PROVINCIAL EXHIBITION.

The city of Quebec was *en fete* last week, on the occasion of the Provincial Exhibition, held there, which was distinguished by a visit from the Governor General and Lady Lansdowne. Not for a number of years had Quebec enjoyed the distinction of being the spot selected for a provincial show, and her citizens appear to have resolved to make the display a good one. All the cattle stalls, and all the space in the industrial department was, we are told, taken up. There were, up to Tuesday, some 1,800 entries of animals and field products: 200 of horses, 500 of sheep, pigs and cattle, 470 of field and dairy produce. In the absence of the Lieutenant Governor, the opening of the exhibition was performed by the premier, M. Mercier, whose speech on the occasion, deliv-

ered first in English and afterwards in French, was quite glowing and patriotic in tone.

Noteworthy among the manufactures exhibited were the fur robes, fur garments, rugs, caps, &c., of Messrs. Renfrew & Co., of the ancient capital. St. Hyacinthe, Sherbrooke and Quebec vied with each other in exhibits of woollen fabrics. In furniture, the well-known Montreal firm of Tees & Co. showed their office desks, &c., and household goods were displayed by other firms from farther East; sewing and knitting machines were on view from New York and from Georgetown, Ont.; Newcombe & Co., of Toronto, exhibited one of their grand pianos and one of their uprights; no prizes were offered in this class; W. Johnson, of Montreal, paint manufacturer, received a diploma for his white lead and liquid paint. The Granite Mills received a gold medal for knitted goods and flannels. The Quebec Asbestos Co. showed mill-board and asbestos goods. A strong tribute was paid by the judges to the exhibit by the Quebec Worsted Company of its products. The judges say:

"Here is displayed the natural wool of Australia, New Zealand, India, Egypt, Belgium and Canada. Also woollen yarn, fine fingering, Saxony, self and mixed colors. The dye is unsurpassed by that of the best Scotch manufacturers. The Saxony wools are of a very fine design and put up in a very neat parcel of 2 ounce packages, eight in a box. The cashmeres, blue serges and worsted coatings are very fine. They also show a cheap line of Alpaca. We find this a very creditable exhibit and recommend a medal and diploma."

Among the judges in agricultural departments we observe, in addition to Quebec names, those of James Cheesman, of Montreal, Quetton St. George, of Toronto, and Prof. Brown, of Guelph.

EXHIBITION NOTES.

The public appreciation of the attractions to be found at the Toronto Industrial Exhibition is shown in the fact that the attendance is larger than last year, or indeed, we believe, than in any year. Fifty thousand people passed into the grounds on Wednesday last, on which day the receipts were \$12,230. A noteworthy feature of the whole show was the number of articles which have been sold by exhibitors. Carriages, buggies, safes, refrigerators, engines and various agricultural machines were to be seen labelled with the names of purchasers. Among the objects of interest yesterday was a traction engine, made in Sarnia, which surprised every one by its ease of movement—turning in a twenty-foot circle, easily.

Besides the iron shafting driven by the Inglis & Hunter engine and the Polson & Co. engine which furnish power to machinery hall, and set in motion the admirable display of lathes and planers, &c., of John Bertram & Sons, there is in use, further west, a dozen of the Dodge Wood Split Pulleys, with both belt and rope transmission. John Doty & Co. show three steam engines in motion, two of them being of the Reynolds-Corliss type. At the west end of the same hall, appropriately enough, may be seen several cases of A. W. Spooner's copperine, which has been highly recommended by machine makers and users. It is described as a "non-fibrous, anti-friction box metal for machinery journal bearings," and Mr. Spooner proudly and fondly declares that it is the best white metal made.

The display of office furniture made in the Annexe building by the Preston firm of W.

Stahlschmidt & Co. is remarkable, and its appearance would do credit to any firm in America. Inside a neat oaken railing appears an array of office desks, tables, school desks and seats, cylinder-top home desks, desks with swinging libraries in each end; a desk seven feet high with all sorts of nooks and "cupboards" in it. A very handsome and taking article of furniture, say for a bachelor, is the little combination desk and book-case in walnut, with stationary mirror, and also shelf for *bric-a-brac* or for the portrait of the young man's best girl. The Office King desk—of which, we understand, one was sold to the Queen—is an attractive piece of work and appears to possess all the requisites for its purpose.

Among the high-sounding titles for their wares which stove-founders strain themselves to invent—and Sherman S. Jewett, of Buffalo, was not wrong when he said they were often extravagant and absurd—that of "Universal" or "Grand Universal," adopted by J. M. Williams & Co., of Hamilton, for their stoves and ranges, is evidently intended to have an intelligible meaning. This company shows a dining-room stove with large fire-box and ash-pan and roomy oven, tea-kettle holes for No. 8 and No. 9 furniture, and a double heating arrangement whereby hot air may be emitted in the dining room or carried up or into other rooms by a pipe. All these features should make this a popular stove—it is a baker as well. Then comes the Grand Universal Hall Stove, in four sizes, square in form, neat in ornament, abundant in show of mica and of nickel, with great heating surface, economical of fuel—so it is claimed—in a word, summed up by the phrase "High Art and Low Feed." The Grand Universal Range, made in sixteen styles, is stated to have many advantages. This company makes, too, the Anthony Steel Plate Furnace, which is said to have had a successful run in the United States.

At the East end of the Stove Building the Toronto Stove and Manufacturing Company, Parkdale, has a display of its wares. Among its new lines are the Diamond Range, two sizes and a dozen styles: the new Diamond Heater, with and without oven; single and double heaters for halls, two sizes of each; the Toronto Diamond Coal and Wood Cooking stove, in two sizes and six styles; the Diamond H. cooker for coal and wood, various styles and sizes. The products of this organization are handled by the Diamond Stove Co., 6 and 8 Queen street West.

In a neatly upholstered annex to the eastward of the stove building, are shown by the J. F. Pease Furnace Co., heating appliances. There are five sizes of the Star Furnace, and several of the Economy Warm Air Furnaces, besides a display of radiators, coils and other appliances for house-heating. The application by this company of their method of using both warm air and steam, in their combination heater; results, according to testimonials from a number of gentlemen who have tried it, in marked economy of fuel. It is also claimed, and not altogether without reason, to afford the pleasantest kind of heat for dwellings, schools or other public buildings.

Visitors to Ontario exhibitions, of late years have been familiarized with the goods turned out by the J. B. Armstrong Manufacturing Co., of Guelph, their axles, springs, steel cutter and buggy gears &c. These have become very popular and at the present fair there is on view an assortment of buggies, carriages and cutters on Armstrong's steel gears; handsome ones they are. The "Defiance" side-bar