

an improvement. As compared with 1898 there was a decrease in number of 481, and in the amount of liabilities of over \$6,250,000. Insolvencies are well distributed over all occupations, bankers being the only exception. Solicitors' failures are very heavy, 359 receiving orders having been made for over \$15,000,000 during the last nine years. Last year contributed very heavily towards this, 14 firms failing for \$3,216,300. But, altogether, the year, though one of brisk business, was not marked by the usual general recklessness.

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#### INSURANCE.

Underwriters at Lloyds' are looking serious over the wreck of the steamship "Indra," on her way from Java to the United States, with 8,000 tons of sugar. Contents and hull are believed to be covered for a total of \$900,000, of which \$650,000 is in Lloyds' accounts. At any time such a loss would be a heavy blow, but in these days of scaled down premiums it is exceptionally difficult to smile under it.

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After an almost continuous session for eighteen months, the British Fire Prevention Committee is in a position to sum up some of the results of its work. Twelve tests have been carried through with fire resisting floors, two with ceilings, nine with partitions, twenty-three with different forms of doors and eight with glazing. Wood, curtains, blinds, girders and safes have also been tested, and the total of experiments thus mounts up to 63, the results of all of them being embodied in 44 publications, many of them illustrated.

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William Anderson, a Justice of the Peace of Glenavon, and a well-known Irish business man, has been appointed a director of the Liverpool & London & Globe, to fill the vacancy in the Dublin board caused by the death of the Right Hon. J. M. Meade.

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We never hope for rest from the Workman's Compensation Act on this side. It is a most estimable and well-meaning measure, of course, but alas! the litigation. The latest arose at Bradford. A man died from anthrax, which his representatives said arose from handling a tainted fleece in a mill. Could not the infection be justly held to be personal injury from accident they said.

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Judge Bompas thought and decided otherwise. Infection by disease germs was not covered by the statute, and he accordingly gave a verdict against the workman's representatives. Notice of appeal has been given, and the point is really one of some importance. It may even affect the liability of officers under all sorts of accident policies. But I do not anticipate a reversal of the finding.

#### NOTES FROM OTTAWA.

Ottawa and Hull are greatly exercised over the announcement just made that a heavy advance is to take place in insurance rates.

These new rates went into force on the 10th inst., except upon renewal of annual policies expiring on or before the end of the month.

Twenty-five per cent is to be added to the premiums on the contents of mercantile risks of the ordinary tariff A.

Various opinions are expressed as to the reason for this advance.

According to some, the use of shingle roofs is to blame. Others say that the unwillingness of the city to purchase another steam fire engine is the cause, while still others hold that the resumption of the piling of lumber is responsible.

The more reasonable explanation is that all three conditions were taken into consideration.

The opinion is freely expressed that, were the April fire to be repeated, the lumber, as piled now, would lead to the destruction of the entire city, were the wind to blow westwardly.

Meanwhile, the whole city has to pay thousands to enable the lumbermen to save hundreds.

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The Canada Atlantic Railway will have a splendid set of photographs of scenery along its route, at the Ottawa fair.

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The Imperial limited of the C.P.R. was photographed near here Sunday week, while travelling sixty miles an hour.

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Ottawa is greatly exercised over the proposed strike of Pennsylvania coal miners, as stocks here are unusually low.

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There was a great deal of jealousy of Ottawa when the Minnesota editors made it the only stopping place in Ontario during their tour. Since the editors got home they have been saying things; some did not like Ottawa butter, of which they must have got a very bad sample. But all agree that it is "the most enterprising city visited." There is no doubt that the eyes of the visitors saw clearer than our fellow Canadians. Ottawa is growing by leaps and bounds, and, besides its most charming scenic effects, it will be in the near future a city to be reckoned with in the commercial and financial world.

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On Saturday afternoon last a serious fire took place in this city, whereby a loss of \$25,000 was entailed upon the Lamb Manufacturing Company and a hundred employees turned out of work.

The firm did a large business in biscuits and confectionery. The fire appeared to have started in a frame extension, which soon caused a conflagration entirely beyond the control of the brigade, except that it was possible, after strenuous efforts, to confine it to the premises in which it originated, save for a slight damage of a thousand dollars to an adjacent building, chiefly by water.