

with a sufficient salary to command the exclusive services of a competent person; a number of salaried assistants; and an Advisory Board, to whom such Manager should report monthly. Several other plans were suggested, looking to the division of the country into districts, the affairs of each district to be supervised by a section of a large committee to reside in that district. But the longer the debate was continued the more evident it became that the Convention would not reach a conclusion without extending its session. An informal vote had shown that the report of the Committee on Local Boards, as modified by Mr. Howard of Hartford (amendment accepted by Committee) was in greatest favor, viz.—that the Executive Committee appoint an Executive Manager, as aforesaid, and an Advisory Board, from its own members, and the requisite number of paid assistants. A resolution, that all the plans be referred to the Executive Committee, with powers to devise and put in action a suitable plan without necessary delay, was finally adopted. It is understood that the work will be consummated at an early day. This Manager and Advisory Committee will supersede the Committee on Local Boards, Rates and Commissions—a committee, by the way, which has done an enormous amount of hard and important service in organizing boards and rating hundreds of localities.

The Dominion, not being a part of His Majesty Uncle Sam's Empire, will not feel so lively an interest in the question of discriminating taxation as the people on this side. Congress taxes the companies 1½ per cent on gross premiums, and 5 per cent on dividends, and the States pile on from 2 to 5 per cent more. The total averages about 6 per cent of the whole expenses of managing the business. Besides, in many States, companies are compelled, as in Canada, to purchase local bonds, or make other form of deposit. It is the very decided conviction of several eminent jurists that when this question of inter-State taxation is reached in the United States Superior Court, the State practice of discriminating legislation will be declared unconstitutional and void.

The Committee on Taxation reported to the National Board that they had resolved to aid a test case, *Paul vs. Commonwealth of Virginia*, put on the U. S. Supreme Court Calendar, Dec., 1868, to the amount of \$15,000 towards costs of suit. Virginia will not issue a license to any fire insurance company, not incorporated by its laws, unless the company shall first purchase Virginia bonds to an amount varying from \$35,000 to \$50,000, according to their capital. Your correspondent has examined the brief of the points upon which the suit of Paul was taken up, and he feels confident that the Supreme Court will finally break down all these state barriers. If states may erect barriers to internal commerce with impunity, how is the great inland commerce of the country to be carried on, when the Pacific Railroad is opened to the Golden Gate?

The reports of the several Special Committees, submitted to the Convention on the opening day, embody a vast array of statistics, and show how wide the field, varied the interests, and numerous the dangers, over which fire insurance operates. The revelations made by the committee on the storage, sale, &c., of petroleum, ought to lead to some remedial measures which shall secure a material reduction in the number of destructive accidents and fires, almost daily reported from this source. There is a general want of adequate municipal regulations for storage, and handling, and in the subjection of kerosene to a due test of its specific gravity. It is almost impossible to get a pure article of kerosene. In 715 tests made by our Boards of Health and Fire Commissioners, the average vaporizing test was only 80, and the average burning test, which should be 110° Fahrenheit, was only 92! In the manufacture of kerosene, the conscientious refiner runs all the dangerous oil into the benzine tank; but as this dangerous article must be sold at a lower price than burning oil, most of these refiners collect as little benzine, and

as much kerosene as possible. Specific gravity is not a reliable test of inflammability, but the fire test is. Its general application, under ordinance, to all oils before sold, would remedy the evil. The committee recommended a set of precautionary rules for loading vessels, &c., at petroleum yards and depots, and submitted a form of ordinance for general adoption by cities and towns. If its general acceptance can be enforced through the influence of the National Board, a great boon will have been conferred upon the Union, and the Dominion as well.

A large amount of important labor was accomplished by the Executive Committee during the year ending with the Board's session. Some 75 local Boards were organized, making 475 in all, nearly all of which are working harmoniously. The rooms of this committee now contain 1,824 different tariffs, of which 390 were made during the past year. Hundreds of extra and special hazards have also been surveyed and rated: 37,095 printed documents have been distributed, and 7,000 letters answered, so that it will be seen that the sub-machinery of the National Board is quite extensive.

Doubtless the readers of the *MONETARY TIMES*, are as much interested in the growing evil of incendiarism as the folks on this side; Canada, like the mother country, and every other nation has its share of said experience, and grievous loss from this crime, and the enquiry how it can be checked, if not entirely suppressed, is of paramount importance, everywhere. The convictions of late, have been more numerous than heretofore, but the frequency of the crime is not perceptibly diminished. It has been satisfactorily determined by investigation among American companies, that 32 per cent of their losses is attributable to this crime. The loss is not a loss to the insurance companies merely, but to the community at large, it is so much property value wiped out of existence. Moreover as the companies recognize incendiarism as occasioning one third of their losses, the premiums are by that amount greater than they would be, if the evil could be suppressed. The Executive Committee have resolved to follow up every case with persistent energetic aid to the authorities, and intimidation will ultimately to a large extent, follow habitual conviction. The form of an act was submitted to the National Board, and laid over until its next session (when it is believed public sentiment will be ready for it) to be urged upon the several states for adoption, providing that in a loss under a policy, the insured shall not in any case recover more than ¾ of the amount of the loss as proved. Such a law, with more stringent regulations and precautions, in regard to the chief cause of incendiarism, *over insurance*, would no doubt do much towards putting an end to this great evil, and disgrace to modern civilization.

M. A. C.

**FIRE RECORD.**—Bethany, Ont., April 17.—The store of W. M. Graham, Postmaster, was totally destroyed, with all its contents. The building was insured, but a quantity of newly arrived goods will add to the loss of Mr. Graham.

Stanley Township, Ont., April 17.—The barn and shed and contents of Wm. Curry, 6th con., were burned. The origin of the fire was the dropping of a live coal from the proprietor's own pipe.

Nissouri West Township, Ont., April 17.—The stable of John Switzer caught fire, it is supposed, from a spark from the chimney of the house, and, with contents, was burned to the ground. No insurance.

Ottawa, April 23.—A fire took place this morning on Rideau street, destroying two frame buildings and out-buildings—one occupied by Mr. Amos Rowe, auctioneer, and owned by Mr. Matthew Stephenson; the other owned by Whelan, grocer, and owned by Robinson & Beatty, Montreal. Insurance—Rowe, \$1,000 each in the

Home, Etna, and Imperial; M. Stevenson, \$1,000 in the Hartford; Whelan, \$1,000 in the Western of Canada, and \$3,000 in the British America; Robinson & Beatty in the Montreal. The insurances will more than cover the losses. The stocks were all removed in a damaged condition.

Murray Township, Ont., April 14.—The barn and sheds of John McColl, of the 8th con., took fire, and burned to the ground with all their contents. A span of horses, 3 hogs, 6 tons of hay, 100 bushels of wheat, 80 bushels of oats, 10 bushels of peas, a lumber waggon, a buggy, and a fanning mill were consumed. There was a light insurance on the barn. The loss is estimated at about \$1,000. The fire is supposed to be the work of an incendiary.

Whitby Township, April 16.—The barn and stable of Henry Graham, lot 6, on the 7th con., with 5 fat hogs, 120 bushels wheat, 40 bushels oats, a quantity of peas and barley, 7 tons of hay, 2 bushels clover seed, 100 bushels turnips, and quite an assortment of farming implements. The loss must amount to something in the neighborhood of \$1,000, about \$200 of which is covered by insurance. Cause, smoking.

Blenheim, Ont., April 18.—Mr. Morris's post-office, store and contents were burned to the ground. Nothing saved. It is thought the fire originated from the match-box. Quite a number of letters and stamps were destroyed. The total loss will amount to \$6,000. Insured for \$2,000 in the Niagara District Mutual.

Fullarton Township, Ont., April 19.—The barn of Jabez Parsons, on lot 1, concession 11, took fire, and before any attempt could be made to extinguish it, the building with its contents were totally consumed. There were 6 horses 5 cows, a number of sheep, a quantity of grain, &c., in the barn at the time, but the only thing saved was one of the horses, which was so severely burnt and otherwise injured that it was deemed advisable, as an act of mercy to the poor brute to shoot it next day. The loss is estimated at between \$800 and \$1,000. No insurance. The origin of the fire is not known, but the supposition is lightning.

Grand Narrows, C. B., April 4.—The Cape Breton News says that the forge of Allan McNeil, Grand Narrows, with all its contents, including some new work, was destroyed by fire.

East Flamboro' Township, Ont., April 17.—A fire broke out in the kitchen of the house occupied by John Brown, on the farm of Alexander Brown, near Aldershott, East Flamboro', which was quickly consumed. The building, and a good deal of the furniture, together with money, surgical instruments and photograph apparatus, were destroyed. No insurance on the furniture.

London Township, Ont., April 18.—During a severe thunder-storm, a barn belonging to John Hobbs, on lot No. 3, 14th concession, London, was struck by lightning, and burnt to the ground. It contained a large quantity of straw and grain, implements, and two complete tool chests, besides doors and sashes intended for his new house, all of which were consumed. Loss about \$5,000. No insurance.

Bayfield, County Huron, Ont., April 16.—A storehouse owned by Mr. Rankin, was burned down. There was in the building \$1,200 worth of peas belonging to the Royal Canadian Bank, on which the insurance had run out, and 1,400 bushels of wheat belonging to Mr. Walker of Windsor. The building was insured for \$800. As no fire had been used in the building, it is feared it was the act of an incendiary.

St. John, N. B., April 10.—A fire broke out in Messrs. Knox & Thompson's workshop, in rear of their warerooms on Germain Street. The engines were quickly on the ground, and the flames subdued, but not before the principal portion of the tools, patterns, and other valuable property usually found in a cabinet maker's shop, were destroyed. The place was insured. It is stated that there