

little one; one says, value rules liability; another proves that salvage is the test, and so it is through the whole course of fire insurance.

Is it true, then, that Fire Insurance is established upon such firm foundations as to assure its permanency? Are its principles so well understood as to be capable of demonstration? Is it a business in which so much is counted as the net cost and so much for profit? Is it a profession in which proficiency proceeds from faithful study? Or is it (surely it cannot be) merely a matter of luck and happy or unhappy fortune?

We are glad to note that *The Gazette* building has within the last few days been provided with a new system of fire escapes. These escapes consist of iron balconies beneath windows on each storey of the building, and iron ladders descending therefrom to within a few feet of the ground. Both the Craig street and St. François Xavier street sides of the building are supplied with these escapes, and thus there is ample facility for egress in case of necessity. The system, and the admirable manner in which the work has been carried out, have attracted considerable attention and favorable comment, and the idea is one which might be extensively imitated with benefit.

It was this building with others of like construction that gave rise to the article on a "Prepared Holocaust," that appeared in our last issue. There are many such large buildings in the city that urgently need similar escapes.

The Toronto *Globe* sounds the alarm respecting many factories in that city, saying that "Insurance men, acquainted with all the factories in the city, say that day fires in almost any of the larger ones would probably be attended with loss of life or breakage of limbs, as nothing worthy of the name of fire-escape is known to them. They condemn many of the factories as simply fire-traps."

A word fitly spoken, as opportunity may occur, by members of INSURANCE SOCIETY, will have great effect in inducing proprietors to follow the example set in the *Gazette* building.

Though compulsory protection by legislation will be necessary to induce the majority of owners to do their duty in this matter, as (again quoting the *Globe*) "to trust to manufacturers providing suitable fire escapes, such as the iron ladder and platform, would be hazardous, and the public are slow to demand compulsion. A great factory fire, attended by heart-rending loss of life, would bring about legislation on the matter. With the growth of the country, factories are increasing in number and size, and the number of fatal factory fires is likely to increase unless the Government follows the example set by Britain, and passes a well-considered measure for the protection of life from factory fires."

The *Witness* of April 5th says that "the damage done by fire in Canada and the United States last month was about seven million dollars, probably several times as great as it would be if there were no insurance companies."

Granted; but were there no Insurance Companies, how many Ten-Dollar Bills would the liberal *Witness* proprietors have been called upon to disburse in subscriptions

to those unfortunates whose lot it would have been to suffer from the unavoidable fires, and whose worse misfortune it would have proved to be, had they had no opportunity to guard against the ills that befell them.

In an article below, the mournful sequel of that on "Dwelling House Risks" of last month, a glance may be had at one of the many simple precautions that an honest Insurance Company constantly suggests, and which their intelligent agent invariably *demand*s, as a means of reducing the number of fires.

And who shall say that the ultimate good wrought by the united corps of Fire Underwriters, when they shall say to each and all, "Make your houses, your warehouses, your factories, proof against fire, each so far as his ability and means will allow, or we will cease, here and now, to shield you in any way, or at any price, from the too certain consequences of your criminal carelessness." Many do say this now, and the ultimate union in this reasonable demand will go far to out-balance the existing evils which give rise to the quotation above made.

We little thought that the article on "Dwelling House Risks," in our March issue, would have such a speedy confirmation as appeared in the *Globe* of March 30.

On Monday, about five o'clock in the afternoon, Mr. A. Willis, who resides on lots 24 and 25, sixteenth concession in the township of Cardiff, went with his wife to the barn to load some hay, leaving three of the children in the house. The eldest of these was a girl eight years, the youngest an infant in the cradle. Before leaving the house Mr. Willis replenished the fire, and, to prevent the children from going out in the chilly air, fastened the door on the outside. Shortly afterwards, while at their work, the parents heard the children shouting, which they thought came from the children at play. Shortly afterwards, smelling smoke, the mother looked out and saw with horror that the house was on fire, the flames having just burst through the roof. The horror-stricken parents rushed towards the house, shouting to the children to come out. Mr. Willis burst in the door, and rushed in, but immediately on the door being opened, the flames, which had been confined to the upper storey, descended with a roar, driving the father from the room where his children were, doubtless unconscious by this time. The poor man, beside himself with grief, rushed frantically into the burning mass again, only to be driven back, scorched and burnt. Again he smashed in a window on the opposite side of the building and jumped into the roaring, seething mass, barely escaping with his life. At this point Mr. Wm. Ogilvie, Reeve of Cardiff, who lives on the adjoining farm, having heard the cries, came upon the scene, and prevented the frenzied father making any further attempts to enter the building; and in a few minutes more what had been half an hour before a bright and happy home was only a smouldering heap of ashes. As soon as the ashes had cooled search was made for the remains of the three children, but only a very few bones were found by Mr. Ogilvie. Besides the dreadful loss of their three children Mr. and Mrs. Willis lost everything that was in the house, including furniture, clothing, provisions, etc., and all their seed grain, which was stored in the upper loft of their house, together with a number of farming implements. *The fire probably originated in the upper storey from a defective stove-pipe*, and it is thought the children must have been suffocated with the smoke before the fire reached them. On Friday the neighbors showed their sympathy by turning out and cutting and drawing timber. On Saturday they raised a new house for the stricken, heart-broken couple.

Now read the article on page 41 of our March number, and, if you be an Agent, resolve never more, for paltry gain, to place your Company on a certain loss, and to jeopardize