

Surplus to Policy-holders.....	125,760 55
Paid-up Capital Stock..\$62,500 00	
Surplus over all Liability and Capital Stock ....	63,260 55
	<b>\$125,760 55</b>
	<b>\$536,960 23</b>

**FIRE RECORD.**

ONTARIO.—Puslinch, April 25.—J. McKersie's buildings, both old and new, burned; loss \$1000 insurance \$300.—Strathroy, 26th.—The Knitting Co's storehouse, with some 60 bales of cotton took fire, perhaps spontaneously. Harvey & Co. of Hamilton, had some wool stored also. The adjoining building of Geo. Mansfield & Co burned down also, with 8,000 bush. grain and 7000 lbs. wool, part of the wool is saved. The Knitting Company's stock is insured, and Mansfield's also, in the following amounts:—Western, \$8,000; Royal \$2,000; Mercantile, \$2,000; Queen's \$2,000; Royal, \$2,000. These will cover the loss.—Alderton, 27th.—Paisley's hotel burned; loss on buildings \$4,000, no insurance. Jennings, the landlord loses \$4,000 in furniture, fixtures, and liquors, not insured.—Norwich, 27th.—A fire broke out in Roddy's tin-shop, presumably from oily rags spontaneously alighting; the fire spread beyond control and destroyed a row of frame buildings comprising ten stores and one dwelling owned by James Barr and the Gilbert Moore estate. James Barr's loss on buildings is \$3,000 insured in Gore \$500; Canada Fire and Marine, for \$500, in the Waterloo for \$500, elsewhere for \$200. The Gilbert Moore estate loss is about \$3,000, insured in the Waterloo for \$1,000; Farmers' Mutual, \$500.—Raddy & Son, stoves, loss \$1,000; insured Gore for \$500.—W. R. Brown, butcher, loss \$50.—Geo. R. Smith, barber, loss \$100; no insurance.—A. W. Cressman, insured for \$500 in the Old Union.—Belleville, 28th.—R. S. Patterson's fine barn destroyed; loss \$800 on building and \$300 on contents, insured for \$1000.—Arthur, 30th.—Andrew Murray's dwelling destroyed, two children burned to death.—Brantford, 21st, S. Hoyt's house burned, loss \$2,000. Toronto, April 24th.—The Credit Valley Railway round house burned, with four locomotives. The rolling stock was insured in British America \$1,000, Western \$7,500, Guardian \$9,500.—Bronte, —Mrs. Shaw's hotel burned; partly insured in the Canada Fire & Marine.—Inverhuron, —N. McInnes' storehouse with 8,000 bush. of grain; also that of C. B. Lowe, 10,000 bush. of grain, and Goldie & McCulloch's warehouse, empty, all burned.—Ingersoll, Apr. 25.—Kempshell's livery stables burned, with four horses, waggons, etc.; loss \$2,000. Delany's smith shop also burned.—Thorold, 26th, two stables burned. Burnhamthorpe, May 1st, Sam. Moore's dwelling burned.—Palmerston 2, G. S. Davison's store burned, and D. W. Carter's badly damaged. Loss on buildings insured in Phoenix \$2,000, Imperial \$2,000; Davison's stock valued at \$9,000, insured in Western \$2,000, Phoenix \$2,000.

OTHER PROVINCES.—Winnipeg, Man., April 29th.—Imperial Bank block burned, bank furniture insured in Imperial Insurance Co., \$2000; Gilmour's loss covered by insurance of \$5000. Aikins, Culver & Hamilton loose valuable law library valued \$5000, furniture, &c., \$3000, insured in Lancashire, \$2000. The building owned by John Robertson of Vankleek Hill, Ont., valued \$40,000, total loss. Insured City of Toledo \$4000, Lancashire \$5000, Phoenix \$5000.—Portland, N. B.—Tenement house owned by St. John Building Society, burned; insured in Western \$1400.—Winnipeg, May 1st.—The Dundee block, brick, valued at \$80,000, burned.

Insured in Northern, \$5,000, North British & Mercantile, \$5000, Imperial \$5,000. Among the tenants insured are W. G. Scott, grocer, in Queen, \$2500; Jerry Robinson, dry goods, in Commercial Union \$10,000. Liv. & Lon & Globe, \$4000, Canada Fire and Marine \$4000, Northern \$2000. Among those uninsured are Alex. McIntyre, liquors. Ross, Killam & Haggart loss \$5000; Vaughan Dennis & Co. \$10,000.

**CUSTOMS AND EXCISE RETURNS.**

	April '82	April '81.	Inc. or Dec.
Montreal customs	\$492,178	\$517,053	\$ 34,875 I.
do excise	106,042	106,042	3,513 I.
Toronto customs	276,882	225,375	51,507 I.
do excise	67,984	49,879	18,015 I.
Hamilton customs	76,237	55,770	20,467 I.
do excise	29,917	28,248	1,669 I.
Halifax customs	106,985	113,904	6,919 D.
do excise	18,770	19,552	782 D.
St. John customs	111,853	.....	.....
do excise	24,228	23,067	1,161 I.
London customs	42,026	36,652	5,374 I.
do excise	.....	.....	.....
Kingston customs	12,293	.....	.....
do excise	.....	.....	.....
Belleville customs	5,435	5,083	352 I.
do excise	8,051	5,558	2,493 I.
Winnipeg customs	.....	.....	.....
Victoria customs	.....	.....	.....
Guelph customs	7,557	8,279	722 D.
do excise	10,454	11,512	1,058 D.
Ottawa customs	.....	.....	.....
do excise	11,710	19,552	7,842 I.

**STOCKS IN MONTREAL.**

MONTREAL, May 3, 1882.

STOCKS.	Lowest Point in Week.	Highest Point in Week.	Total Transac'n in Week.	Buyers.	Sellers.	Average Price, like Date 1881.
Montreal .....	209½	212½	2178	212	212½	201
" x.d. ....	206½	208½	1446	208	208½	.....
Ontario .....	66	67½	2513	67	67½	.....
Consolidated .....	88	89	153	88½	89	.....
People's .....	125½	126	150	125½	126½	110½
Molson's .....	170	182	1169	181½	18½	151½
Toronto .....	123	.....	60	122	124	.....
Jac. Cartier .....	132½	133½	430	133½	134	124½
Merchants .....	130½	131½	420	13½	131	.....
" x.d. ....	144½	148½	4170	147½	148	145½
Commerce .....	.....	.....	.....	.....	.....	.....
Eastern Tps .....	.....	.....	.....	.....	.....	.....
Union .....	.....	.....	.....	.....	.....	.....
Hamilton .....	.....	.....	.....	.....	.....	.....
Exchange .....	.....	.....	.....	170½	174½	.....
Mon. Tel. ....	131	183	3504	131	131½	125½
Dom. Tel. ....	.....	.....	.....	.....	.....	.....
Rich.&O.Nav. ....	61½	64½	2606	61	61½	63½
City Pass .....	117	148½	45	147½	148	123½
Gas .....	165	165½	620	165½	165½	138½
R. C. Ins. Co .....	.....	50	6	.....	.....	.....
Commerce x.d. ....	.....	.....	.....	.....	.....	.....

**ÆSTHETES ON THE ROAD.**

A sample case young man,  
A mileage ticket young man,  
A dealer in taffee and peaberry coffee;  
A grocery house young man.

An express baggage young man,  
A pay-full-fare young man,  
A seller of hats and gloves made out of cats;  
A hat and cap young man.

A recently married young man,  
A pistol and gun young man,  
A talker so nice, they buy without price;  
A hardware house young man.

A lugger of baggage young man,  
A ticket-buyer young man,

A disposer of socks, ladies' corsets and frocks;  
A dry goods and notions young man.

A totter of bottles young man,  
A conductor's hand-shaking young man,  
A dealer in wine and gin superfine;  
A whisky house young man.

A sample trunk-checking young man,  
A heavenly-eyed young man,  
A dealer in hooks, envelopes and books;  
A paper house young man.

A tall and slim young man,  
A talk-you-to-death young man,  
A seller of tubs and smoker of stubs;  
A wooden-ware house young man.

A fat and sleek young man,  
A stand-up collar young man,  
A slinger of pills, pure bay rum and squills;  
A wholesale druggist young man.

A stage-struck young man,  
A jocular, very, young man,  
A seller of plates, by the dozen or crates,  
A Queensware house young man.

*St. Louis Commercial Traveller.*

**FIRE INSURANCE NOTES.**

For a good many years past there have been conversations and negotiations off and on in the direction of the formation of a fire tariff for the city of New York, but things even yet do not seem to be settled. The efforts made to put the dry goods district under a tariff provoked such a chorus of declarations to the effect that no money was made in this district, and such evident suspicion was exhibited by the strong companies, which immediately began to rake in all the outside risks, that the matter fell through. Where what we cannot help thinking is most superlative rubbish comes in, is what is called rebate of 15 per cent. to the insured. If a man insuring his own goods gets 15 per cent. rebate, what is use of it calling the premium a certain sum? Why not call it the amount of premium less the rebate? It appears that brokers only get ten per cent. commission, for they in turn have to allow a rebate of 15 per cent. to the insured. For practical, common sense people like the Americans, this state of affairs does seem to us the most preposterous that was ever submitted to a body of business men. A premium is a premium, and a commission is a commission, however much the question may be dodged. How it is that the American people can be revolving round such problems as these is a marvel to us.—*London Review.*

"We sometimes hear it said" began Mr. Lawrie, of the Scottish Imperial Insurance Co., in addressing the Insurance and Actuarial Socy. of Glasgow, recently) "that the Tariff Association is simply a great trade's union, preventing that healthy competition which is supposed to be good for every kind of business. Insurance business, however, cannot be conducted altogether according to principles which are applicable to ordinary trading. A manufacturer or a merchant can calculate the exact cost of the article he produces or sells, and if he finds a reduction of price necessary to meet the competition of the market, he knows to what extent he can make concessions without incurring loss. With insurance business it is quite different, for no one can tell whether any particular transaction will result in a profit or a loss. We must be guided more by average results than by the experience of isolated transactions, and consequently a combination of insurance companies for the adjustment of rates based upon the widest and therefore the most reliable, experience, is not only quite legitimate, but it is also quite