FIRE LOSSES IN CANADA FOR NOVEMBER, 1898 (ESTIMATED).

In submitting to readers of THE CHRONICLE our monthly tabulated statement of Fire Losses in Canada (which we observe is copied by some papers without the ordinary courtesy of acknowledgment of the source from whence it is taken), we are glad to be able to direct attention to the total figures for the period covered.

According to the reports obtained to date of table, the insurance losses for the present year show a decrease over the corresponding period of 1897 by about $700,000. It is to be hoped that the next fortnight may be free from the fires usually accompanying the dying year.

DATE.	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
Nov.				
1	Montreal.	Shirt and Collar Factory	$8,000	$8,000
3	Collingwood....	Freight Sheds & Steamer..	80,000	35,000
6	Byng Inlet	Steamer	15,000	10,000
5	Sherbrooke.....	Lumber.........	9,000	7,500
5	St. Andrews	Barns	1,000	1,000
8	Midland........	Planing Mill....	5.500	1,500
9	Phillipsburg	Hotel	5.000	2,500
7	Montreal	Meat packers. ..	4.000	3,800
11	Deloraine.......	Hotel & Stores..	15.000	10,000
13	Montreal........	Sash Factory....	6,500	6,500
21	Milton..........	Tannery........	5.500	3.500
14	Elora	Store	2,000	1,400
20	Montreal........	Abattoir........	7,000	2,000
19	Hamilton.......	Barn	3,000	2,000
13	Ste. Adèle	Saw Mill... ...	19,000	5,000
20	Napanee........	Cheese factory ..	2,800	2,800
23	Waterford.......	Dwelling	3.500	1,000
25	Chatham........	Evaporator......	3.500	2,500
28	Ottawa..........	Music Hall and Stores	15,000	9,000
26	London.........	Metal Workers..	8,000	8,000
21	Charl'town,P.E.I	General Store...	6,000	6,000
28	Tp, Otonabee...	Dwelling.	10,00	1,000
30	Owen Sound....	Stables.........	1,500	1,100
19	Tp. West York..	Church....	2,000	1,000
16	Cornwall........	Dwelling........	2,000	1,000
24	Hawkesbury.....	Ry. Property....	3,200	3,200
			$234,000	$136,300
Add 20 per cent. for unreported losses and losses under $1,000..............			$46,800	$ 23,260
Totals....................			$ 280,800	$ 159,560

SUMMARY FOR CORRESPONDING MONTHS OF 1897, COMPARED WITH 1898.

	1897		1898.	
	Total Loss.	Ins. Loss.	Total Loss.	Ins. Loss.
For January.......	$1,023,280	$ 852,480	$ 434,280	$ 302,160
" February.....	876,960	377,160	960,240	531,360
" March........	266,040	218,800	558,000	392,760
" April....	414,840	336,600	411,960	265,080
" May..........	845,520	671,400	340,140	201,720
" June.........	239,400	155,040	351,480	243,240
" July....	621,480	306,480	460,920	314,280
" August.......	333,600	277,440	578 400	315,960
" Sept..........	565,800	368,520	3,377,160	1,254,480
" October	2,521,200	1,229,760	615,000	293,160
" November....	511,200	269,760	280,800	159,560
Totals........	$8,229,320	$5,063,440	$8,368,120	$4,372,760

Compiled by the INSURANCE AND FINANCE CHRONICLE.

THE GREAT FIRE AT NEW YORK.

(A New Menace to Life and Property.)

The recent fire which occurred on the 4th inst. in the Home Life and Postal Telegraph buildings, Broadway, New York, will involve a loss to the companies of about $750,000. The fire started in the store of Rogers, Peck & Co., and extended to the tall building of the Home Life, and from thence to the twelvth story of the Postal Telegraph Company's building. The New York Board of Fire Underwriters have communicated with the Mayor, setting forth the necessity of having greater pressured from the Water Supply. It seems that the fire department is unable to cope with a fire seven or eight stories from the ground. Skyhigh buildings erected on comparatively narrow streets, although alleged to be fire proof, are not very desirable risks, besides being dangerous to life and limb.

Notes and Items.

(AT HOME AND ABROAD.)

THD ANTI-REBATE FORCES.—The action of Referee Reed last week in altering his rules so that complaints of rebating can be filed by local life underwriters' associations places the National association squarely on the side of the anti-rebate forces, and it remains to be seen how wisely and how well the new power will be exercised. There is an element of danger to local associations in the scheme which those who formed the matter probably realized. It is not unlikely that a rebater convicted through the efforts of the association will be able to enlist active public sympathy if his conviction should be advertised, and in some localities public sympathy takes the form of that good old game, Baiting the Octopus. Let us hope, however, that now that the local associations have delegated to themselves the duties of policemen as well as moral suaders, the effect will be for the betterment of the business. The cure for twisting has not as yet been suggested. It would seem, however, that the larger the active membership the less would be the membership of the twisting body. We wait for suggestions, and congratulate the association on its progress.—*The Chronicle*, New York.

THE RESTORATION OF RATES.—The chances to-day favor the early organization of a tariff association to govern fire-insurance rates in this territory. The underwriters' committee of fifteen met yesterday and discussed again the questions entrusted to its consideration. The more difficult work has been accomplished, and all that remains is to agree on matters of minor importance (which were purposely slighted in the previous discussions), and draft the final report. The feeling is general that a tariff association of some sort should be formed, that further delay is dangerous, and that nothing but the early restoration of rates can now avail to save some of the weaker companies. One or two companies are already considering the advisability of retiring, and a well-known president is expected to get rid of half his risks by