Act respecting Safety of Ships, it is forbidden to place timber higher than 3 feet on the deck, nor, in case of single deck vessels sailing to the West Indies, shall cargo be piled higher than 6 feet above the deck. By the Act to amend Inland waters Seamen's Act, the expression "Inland waters of Canada" includes all the rivers, lakes and other navigable waters within Canada, except salt water bays and gulfs on the sea coast, and includes the River St. Lawrence as far seaward as a line drawn from Cape Chatte on south shore to Point des Monts on the north. The Shipping Casualties Act provides for an investigation being made by a public officer into any case of wreck, or other casualty happening to any ship in the inland waters of Canada, or on the coasts, or on a voyage to a port in Canada, such officer to be selected by the Minister, or, in certain cases, to be the judge of county court, or any judge of the Superior Court of the Province of Quebec, or any stipendiary magistrate. Should any enquiry be commenced in the United Kingdom into the same casualty, no investigation shall be made in Canada. If this Act becomes operative, there will be an official record of all casualties on the St. Lawrence route, and to any vessels making for a Canadian port..

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

TORONTO LETTER.

Osgoode Hall Insurance—The Keystone Fire Insurance Co.—A Massey Hall Incident—Seasonable Reflections and Expectations.

Dear Editor,—The insurance on Osgoode Hall in this city is in the control of the Provincial Government. I do not know the exact amount involved, but I suppose it runs from $100,000 to $200,000. In the ordinary course of the recent revision of fire insurance rates in Toronto, the Board Companies thought they were dealing lightly in this risk by making it an annual at 45 cents instead of a three-year risk at 90 cents as before. It is, as you may know, a large building, and, although the exposure or external hazard may be small, the internal is not insignificant, being that incident to all large public buildings with sundry offices closed up at night, with the likelihood superadded that a well started fire would destroy the whole structure. Under the circumstances, therefore, an increase in rate of 15 cents yearly ought not to have been considered unfair or extravagant. The Ontario Government, however, appear to feel aggrieved by the small increase, and is distributing the insurance as it falls due amongst the non-Board offices on the same terms as the Board Companies have hitherto carried it. If the non-tariffs can carry the whole line at the old rate, it looks as if they will have all of it. The Government officials are, of course, quite within their rights in effecting the said insurance where they will, and upon the terms that suit them, but it does seem a little narrow, provincial, if you like, to pass over the long established and large tax-paying companies for so small an economy as 15 cents per cent., per annum, on a special line of insurance. This too, when all these companies, under recent legislation, contribute so largely to the Ontario treasury in the way of taxes on premium income, and annual licenses and other fees. Neither is it to be overlooked in this connection that the Ontario Government, excepting in a few special cases, is its own insurer, and that, therefore, all the fire insurance companies have good reason to look for consideration, and a share of such small matters of insurance as the Government has to effect. Under these aspects, it is not surprising that the companies who are losing their lines on the Osgoode Hall property feel just a little annoyed.

The Keystone Fire Insurance Co., of St. John, N.B., has given notice to the Association of its retirement from the Ontario field, going back, I understand, to its own province, where it will operate in the future exclusively. It is, no doubt, difficult, for a comparatively new company, even under the best auspices, and with the full enjoyment of all the privileges of the Tariff Associations, to make headway as against the many new-comers in the Ontario field who are untrameled in respect of rates and regulations.

I have in writing before me, from the pen of one who was present, some very severe criticisms and reflections upon the management, or rather, mismanagement of the Toronto Teachers' Association, in connection with the overcrowding of our Massey Hall at the Seton-Thompson lecture last month. "Any fair appreciation of the peril into "which thousands of children were drawn through the care- "lessness or incompetence of those who arranged for the "lecture, would stir with indignation the parents of those "whose lives were needlessly jeopardized. Children without "guardians and without any controlling supervision were "packed into the galleries of the great hall till every aisle "was literally jammed." Platform control of 3,000 children was impossible. Any trifling accident might have caused a panic; a mischievous cry of fire might have had results disastrous beyond contemplation. What might have happened if an actual fire had occurred? There seems to have been no precautions taken against accident, and my friend goes on to say, "that someone was guilty of criminal negligence, and the guilt should be placed on the proper shoulders, so as to avoid a repetition of that which took place on the occasion alluded to; a repetition that might not have so happy an ending." Are risks such as the above described ever incurred in any of your places of entertainment in Montreal?

We are all rejoicing, with more or less fervency, according to temperaments, in the coming of the Spring, and all it means to us who have worked through a not over-pleasant or cheerful winter. Perhaps, when you have melted or carted away the snow on your streets and done a little street-cleaning you, too, will be able to rejoice with us, Elevators or no Elevators. Excursions by water and rail to the Pan-American at Buffalo will soon be set agoing, and, by the way, Toronto expects to reap a harvest from visitors sure to come to us in numbers; the regular ones, and the overflow from Buffalo. It is a pity our Palace Hotel was not erected by this, instead of being in an initial stage. Its promoters will miss much of honour and profit in this way. And then there is the coming of royalty this autumn to look forward to, so we should have a prosperous season altogether.

Yours,

ARIEL,

Toronto, 9th April, 1901.

The Civic Estimates for Toronto next year have been prepared showing the requirements of the various departments to aggregate $3,322,833, of which, $2,646,000 will have to be raised by taxes.