

The San Francisco fire brigade is composed of only three paid men to each engine, the remainder of the force is made up of casuals, who are only paid when on duty. The result is the brigade is scattered all over the city, and great delay occurs in reaching a fire. San Francisco ought to have more sense than to keep up such village-like fire protection.

During the trial of Powell, who is charged with setting a store afire at Blenheim, Ont., in December last, on which he had effected a heavy insurance, a cigar box with a candle stuck in it was shown to the jury, which was found on the premises; it was so arranged as to set itself on fire, and, being saturated with coal oil, start a fire in the premises.

A curious insurance case has just been decided at Detroit, says a contemporary. A man named Laboussière was insured in the American Employer's Liability Company for \$3,000. In March, 1893, he had a tooth broken by a Toledo dentist. The operation broke his jaw, and he died from resultant blood poisoning. The Court decided that tooth pulling and resultant ills were not accidents within the Company's policy.

Several of our insurance contemporaries have been carrying on a snarling match as to the correct version of a Latin phrase, which in English means: the road to Hades is easy. If we may be allowed a word of advice, we would recommend our very learned contemporaries to leave Latin quotations, taken out of a dictionary, alone. There is nothing possible to be said in any foreign language which cannot be said with all needful precision and force in English. If a writer, however, must quote Virgil, or some other classic, he should do so directly, and not pretend to be learned by picking a hackneyed phrase out of a dictionary.

The Western Assurance Company's appeal in the Ashman case has resulted in the judgment of the Superior Court being confirmed. The case arose out of a fire in the premises of Mr. Ashman, an auctioneer. An employee of his informed the company that his master had set the premises on fire. Some color was lent to the story from a discrepancy existing between the amount insured and the value of the stock. This, however, the Court regarded as not important, as it was held that an auctioneer's stock fluctuated largely from day to day, and he must therefore insure for enough to cover to the average or maximum amount of such stock. Had it been an ordinary store, the discrepancy would have been a serious item in the case. The Court refused to believe the employee's evidence, as his evidence was compromised. Under the circumstances, the Western was bound to resist the claim.

A Marine insurance case is exciting much interest, in which the point is the placing of an insurance policy through the American agents of an English company. Two years ago, the "Arabian," owned by Fairgreave, of Hamilton, ran into the barge "Minnedosa," in the Welland canal. The "Minnedosa" was owned by the Montreal Transportation Company, and was insured in the London Assurance Corporation, the application for the insurance being made at Montreal, and placed with the American agents of the company at Chicago.

The insurance company paid for the damage to the barge, and then permission was asked of the Montreal Transportation Company to sue the owners of the "Arabian." This permission was refused by the owners of the "Minnedosa," so the agents of the London Assurance Corporation at Chicago labelled the "Arabian" in the port of Duluth. It will be contended that the American Courts have no jurisdiction.

BARLOW & CO'S MONTREAL STOCK AND SHARE LIST.

From 1st to 13th November, 1895.

STOCKS.	Highest.	Lowest.	Closing
Canadian Pacific	58	53½	56¾
do do Land Bonds			
Commercial Cable Co	164	163	163
Duluth S.S. & Atlantic	6¼	6	5½
do Pref	10	10	10
Montreal Telegraph	165	163½	163
Dominion do	123	123	123
Richelieu & Ontario Nav Co	95	93	93
Montreal Street Ry	209¼	207	208
do do New Stock			
Bell Telephone Co	159½	158	158
do do Bonds			
Royal Electric	133	132	
Montreal Gas Co	205¼	200¾	205¼
Bank of Montreal	226	224	224½
Ontario Bank	82	82	82
Bank of British North America			
La Banque du Peuple	20	18	18
Molson's Bank	178	177½	175
Bank of Toronto	243	243	243
La Banque Jacques Cartier			
Merchants Bank	172	170½	170
do do of Halifax	162	162	162
Eastern Townships Bank			
Quebec Bank	112½	112½	115
La Banque Nationale	70	70	70
Union Bank	100	100	100
Canadian Bank of Commerce	141¼	140	140
Imperial	188	188½	187½
Dominion	252½	252	252½
Standard	168	168	167
La Banque Ville Marie	73	73	73
Hochelaga Bank	125	125	123
Hamilton	157½	157½	157½
Intercolonial Coal Co	25	25	25
do do Preferred Stock			
North West Land Preferred	40	40	40
British America Assurance Co	119½	119½	119½
Western Assurance Co	165¼	163½	165¼
Canada Life			
Canada Central Bonds			
Champlain & St. Lawrence Bonds			
Confederation Life			
Canada Paper			
Montreal Cotton	127	126	120
do do Bonds			
Canadian Col. Cotton Mills Co	65	65	55
do do do Bonds	99½	99½	99½
National Cordage Co			
Merchants Manufacturing Co			
Dominion Cotton Mills Co	97½	97½	90
do do Bonds			
New England Paper			
Loan & Mortgage Co	135	135	130
Toronto Electric Light Co			
Incandescent Light Co	110½	110½	109
General Elect. Light Co			
do do Preferred			
Ottawa Electric Street Ry			
Diamond Glass Co	150	150	150
Consolidated Land & Investment Co			
Montreal Harbor Bonds			
Toronto Street Railway Co	80½	77¼	79¾
Western Loan & Trust Co			

* Bid.

The Stock Market for the last fifteen days has been very dull and unsettled; it has shown great strength one day, and the next day it would be very weak, and so on; but to-day it looks as if the market would be better all round for a few days. We don't look for any great break at present, although we may have slight reactions, but we look for better prices from this on, especially for Gas, Cable, Toronto Ry. and Mont. St. Ry.; all these stocks should be a purchase at present prices, especially Gas, which is good for quite a rise. The rest of the miscellaneous list is dull and neglected. Bank stocks are very dull but quite strong, all the little buying there is being for investment. Cotton stocks are quiet but steady.