	Cost.	Ins.	Premium
Power house and machinery	$291,000	$82,000	$1,700.00
Engineer's residence		1,000	11.00
No. 1 fire hall	7,000	4,000	48.40
No. 2 fire hall	26,911	20,000	160.00
No. 3 fire hall	12,817	6,000	30.00
Fire appliances No. 1		3,000	37.80
Isolation Hospital	26,880	14,000	105.00
Warehouse	5,647	1,500	30.75
Tower	10,041	1,500	18.75
Telephone building	25,000	10,000	189.00
Telephone Exchange	50,000	20,000	528.00
Telephone fixtures		5,000	107.50
Heiminck building and stables		5,000	51.00
City hall	12,748	9,000	96.30
Exhibition buildings		6,400	180.00
		$188,400	$3,293,50

The Folly of the Scheme.

This scheme was suggested two years ago, but the council felt then that the risk would be too great should a disastrous fire occur. The city now carries half of the risk and will gradually assume the full risk as to the fund into which the insurance premiums is paid, grows. We have a great admiration for Edmonton and its citizens but we think that in the matter of insurance the city has made more than one mistake. The Workmen's Compensation Act of Alberta, for instance, is a very drastic affair and needs considerable amendment before it conforms to proved precedents of efficiency. As to the city transacting its own insurance, it is seen that Edmonton recognizes its weakness in the matter. The municipality desires the insurance companies' support until it is supposed that the civic insurance fund is sufficiently large to provide for the risk of a possible conflagration. In the event of a bad fire occurring, Edmonton being reduced to ashes, the insurance fund would be wiped out of existence and probably be discovered far below the amount required to settle call losses. Then the city would have to begin again its insurance fund, asking the companies to carry a portion. Municipal insurance has been tried time after time and almost invariably has proved a failure. Insurance companies collect premiums throughout the country and can afford, and do pay in the case of respectable concerns, when a conflagration fires a city from its site.

SOME RECENT FIRES.

The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."

Brantford, Ont.—Residence of Mr. W. Turner damaged; incendiarism suspected.

Crafton, Ont.—Storehouse owned by Mr. M. J. Gillard, destroyed by fire, which originated in the cellar.

Ottawa, Ont.—Tenement owned by Mr. Wm. Hayes, destroyed; loss, $2,000, partially covered by insurance.

Dunnville, Ont.—Barns of Mr. Chas. Ackland destroyed with contents. Loss, $2,000; lightning the cause.

London, Ont.—Residence of Mr. Jas. Gardner, 651 Richmond Street, damaged; cause of fire, gasoline explosion.

Vancouver, B.C.—Residence of Mr. Miller, Hastings Street, destroyed; cause unknown, two children burned.

St. Thomas, Ont.—Ponsford's liquor store damaged; cause of fire unknown. A freight car was also damaged.

Caledon, Ont.—General store owned by Mr. H. Matchett destroyed. The building and contents were partially insured.

Halifax, N.S.—Home of Mr. Stephen McAskill destroyed. Cause supposed to be an overheated stove. Four children burned.

Omemee, Ont.—Residence of Mr. Wm. Fitzgerald, of Emily, and contents destroyed. An incubator explosion caused fire.

Niagara Falls, Ont.—The McMullen Grocery damaged; loss, $2,000, partially covered by insurance. Mice believed to have eaten insulation off wires.

Collingwood, Ont.—Stable, the property of Mrs. Duncan, and hen coop the property of Mr. Thos. McDonald, destroyed. Incendiarism supposed to be the cause.

Elora, Ont.—Barn belonging to Mr. John Barber destroyed, with 45 head of cattle. Loss about $4,000, covered in the Nickol' Mutual. Lightning the cause.

Elk Lake, Ont.—Hudson Bay stores, post-office, Matabanick, King Edward, and Smyth hotels, and the Joudouin Trading Company's general store, destroyed.

Quebec, Que.—Messrs. Paquet & Co., machinists, the Traders' Ready Made Clothing Co., and two other firms, damaged. Loss, $65,000; insurance, $25,000.

Portage la Prairie.—Canadian Northern Railway oil warehouse destroyed; loss on building and contents, including $75 gold watch, $575. An exploding lamp is said to have been the cause.

Peterborough, Ont.—Old drill shed, property of Mr. Robt. Nicholls destroyed; supposed incendiary origin. Milburn Bros.' farm house and driving shed destroyed; loss, including $400 worth of machinery, $1,500. The fire is supposed to have been caused by incendiaries.

Dauphin, Man.—Messrs. Martin & Fagen's tailor shop damaged and stock destroyed; loss $1,500, with $500 insurance. Miss G. Johnston, milliner, lost entire stock, which was covered by $600 insurance; store damaged. Mr. Drinkwater's confectionery damaged; loss $1,200, insurance $1,700. Gasoline explosion caused the fire.

BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Recently were printed in these columns, particulars of two occurrences illustrating the necessity of proper boiler inspection and insurance. Unfortunately steam boiler insurance is not always regarded as part of the operating expense of a steam power plant. Where this item is not allowed for the omission often proves serious. The financial statement of the Boiler Inspection and Insurance Company of Canada, as on January 1st, 1908, shows that this company is doing a satisfactory business in its particular line. Its unearned premium reserve amounts to $77,676 and the surplus to policyholders $66,995. Cash on hand and in bank totals $14,077, while stocks bond and debentures account for $117,851 of the company's assets. Under the head other assets is the sum $12,761. The company has deposited with the Dominion Government $58,074. A policy in this company is made doubly safe, as it is guaranteed by the Hartford Steam Boiler Inspection & Insurance Company, under a license granted by the Dominion Government for that purpose. The Hartford also presents a gratifying statement for the past twelve months. Under the guarantee license the total surplus for the benefit of policyholders of the Boiler Inspection and Insurance Company of Canada, according to the two financial statements, is $2,072,863. The head office of the company is in the Continental Life Building. The president is Mr. John L. Blaikie, and the vice-president, Mr. H. N. Roberts.

ADDITIONAL INFORMATION CONCERNING FIRES ALREADY REPORTED.

Hamilton, Ont.—Residence of George H. Lees. Estimated damage on building, $150 to $200; insured in the Royal and Guardian.

Welland, Ont.—Mr. R. D. Spencer's house under construction. Estimated loss on building, $900. Insured in Northern Insurance Company.

Brantford, Ont.—Mr. Emery Turner's residence. Estimated damage on contents, $100; on building, $450. Insurance, $500 in Anglo-American.