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Baltimore Fire Victims. The Baltimore fire caused thirteen fire companies either to collapse, or retire from business; or, to be taken over by another company; or, to be re-organized. The record is as follows, the collapsed companies being tabulated:—

The Home Fire, Baltimore.	The Firemen of Baltimore.
The Old Town Fire, “	The Peabody, “
The Maryland Fire, “	The Baltimore Fire, Baltimore.
The Hamilton, New York.	The Lafayette, New York.
The Potomac, Washington.	Millers and M'fres, Minn.

The Greenwich of New York, which was thought to be prosperous, reinsured its business, owing to the fire. The Security Fire of Baltimore is to be reorganized. The Thuringia, a German company, has reinsured its American business, and will cease to write risks in the United States, this step, it is believed, having been taken, owing to the Baltimore fire.

Trying to build up a fire insurance company upon a local business is a risky enterprise to both the company and its policyholders.

Grasping Shadow Lost Substance. Some time ago an exposure was made of a form of fraud carried on wholesale in New York, by which too credulous and over greedy victims lost several hundreds of thousands of dollars. A company that has been operating in this city recently “suspended,” which invited deposits, the rates of interest offered upon these being most extravagant. The ingenious plan was carried out of paying interest at short intervals to depositors, who were led to believe they had struck a gold mine, so rich was the yield of their money. The fact was, the depositors were paid back a portion of their own principal as interest. This was done for advertising purposes, as reports of these periodic payments of interest at rates ranging as high as 50 per cent. spread like wild-fire, and brought in a flood of deposit money. A game of

this class, however cleverly conducted, is necessarily of short duration, but, while it lasts, it has in several places proved disastrous to a large number of persons, who suffered for their credulity and greed. That any sane man could suppose it possible for his deposit money to earn 50 per cent., would be incredible were it not shown to have been the case.

Insurance Company Victory re Electric Wiring. The New York Edison Company has been condemned to pay the German-American Insurance Company \$5,315 for damages caused to a building by defective instalment of wires at Third Avenue and 119th Street, New York. The wires had been seen burning on the building. It is remarkable to find a company named after Edison, the famous electrician, convicted of carelessness in placing wires. The case ought to be a caution to all engaged in electrical installations.

Creating Distrust in Fire Companies. Great annoyance to several highly substantial fire insurance companies operating in Chicago, has been caused by unscrupulous agents of other companies endeavouring to create distrust in their competitors, by reports of their inability to pay their Baltimore claims. In some cases the companies so struck at, were not involved at Baltimore, and in others, the losses were far too small to cause them difficulty. Such tactics are most dishonourable, and in the long run will do more damage to those who have set such slanders afloat, than the companies sought to be damaged. Of all places in the world, Chicago has reason to remember with gratitude the services rendered by the leading British fire insurance companies at the time of its conflagration.