The Toronto World.

NO. 83 YONGE-STREET, TORONTO

A One Cent Morning Paper.

SUBSCRIPTIONS.

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" " " by the month	25
Sunday Edition, by the year	2 00
" " by the month	20
Daily (Sundays included) by the year	5 00
" " " by the month	45

The Importation of Criminals.

The Inspector of Penitentiaries has raised a storm in England by speaking of there being "periodical shipments to Canada of cockney sneak-thieves and pickpockets," and of "a hardened and irreclaimable class of criminals gathered from the slums of St. Giles and East London," being found in the penitentiaries of Canada.

Mr. Moylan has the sympathy of this country in denouncing its being made a dumping ground for the refuse of the old land. In reply to this Mr. Massie of the Central Prison is reported to have informed the Ontario Government that in that place there are ten times more criminals from the United States than from all parts of Great Britain. He declares that of 25,000 children brought to Canada by well-known importers of such immigrants only 3 per cent. have lapsed into crime.

We have never favored the wholesale, indiscriminate importation of pauper children into Canada. It is a cheap and easy way for England to rid herself of a burthen which is a source of trouble. These children are brought here in a state of illiteracy much below the average of those of our own people. They are put to work on arrival without education and almost wholly without any domestic or moral training, thus they are not likely to grow up to become such intelligent citizens as the rest of our people, and such as we alone need. Mr. Massie may be near the mark in his guess, but there are other ways of young immigrants being undesirable than getting into jail, and we are satisfied that a very large number of these uneducated children drift into undesirable modes of life which are the natural results of illiteracy and defective moral training in early life. They drift into our cities, which are overstocked with the class they represent, and they do not go upon the lands needing cultivators, the demand for which is alleged to be the justification of their being sent to this country.

The number of convicts in our penitentiaries, according to their countries of origin, is as follows:

Canada	599
Great Britain	163
United States	94
France and Germany	23
Other places	27
	906

That 27 per cent. of our convicts, compared with natives, should hail from the Old Land lends great probability to Mr. Moylan's charges; and that 10 per cent. of the whole should be Americans looks as though a dangerous "exodus" from the States were going on. It is pleasant to know that out of 906 convicts there are less than two-thirds natives of Canada.

Cheaper Ocean Postage.

The British postal authorities have made two admissions in regard to cheaper ocean postage which break down the main lines of defence of the present rate. These are the question of revenue and of administration. In regard to the first it is now admitted that the adoption of a two-cent or penny rate for all letters to distant parts of the Empire would involve so trifling a loss of revenue that with a small surplus the Chancellor of the Exchequer would "think very little of allocating the sum of money necessary to carry out such a reform, if he felt it was strongly desired by the various portions of the population of the Empire."

The hint should move our Boards of Trade to memorializing the Home Government so as to show that cheaper ocean postage is "strongly desired" by this country.

We are satisfied that a reduction of the rate on letters to the old land would so enormously increase the correspondence as to make the sacrifice of revenue very trifling, indeed, we should rather expect it to involve no burthen to the postal service.

Besides this, the convenience to commercial men and the comfort to a large number of our people would render the reduction of ocean postage highly popular. We need not dwell upon the influence this would have in drawing closer the ties between our people and those "at home," as it is too obvious to need comment, and too desirable both for trade and social reasons to need urging.

The change in the English rate would not cost us anything beyond, probably, some little for the extra work of distribution, owing to the increased number of letters received from the Mother Country.

A reform of this kind must be initiated by the Imperial Parliament. The colonies would follow suit, and doubtless other countries affected by ocean postage. Now that the old difficulties have been declared by the Postmaster-General to be so easily overcome, and their removal to be contingent upon the other parts of the Empire expressing a strong desire for this change, the prospect of cheaper ocean postage is very bright.

It is perhaps not very generally known that an electric railway is now in course of construction between Chicago and St. Louis, a distance of about 300 miles. The contract for the whole work has been let and the road will be in operation this year. A speed of 100 miles an hour is promised, so that the journey between the two cities will be made in three hours—or in about one-third of the time now consumed. In Belgium a similar railway is under construction, the speed of which is to be 150 miles an hour. France and Germany, too, are building long distance electric lines, to be in operation in the immediate future. If the expectations of the directors of these lines are realized a great revolution in railway traveling is about to be witnessed. The present year will demonstrate what the future of the long distance electric railway is likely to be.

The Civil Service Bill.

The provisions of this bill are not of a popular nature. A system of espionage is introduced which, in the hands of a spiteful or malevolent man, will become intolerable tyranny, and which no conscientious supervisor, be he ever so well-meaning, can administer without falling foul of the actual head of a department in whose charge primarily the employes must be. No self-respecting man would put in force the power given to the supervisor, and any self-respecting employe would resent its exercise. It is a crude and unsatisfactory measure. The only need there is in the civil service is a provision for the recognition of merit and capacity. At present political backing is a better card than either. On the other hand promotion only by seniority is quite as objectionable as by favor. In neither case is there the proper incentive to exertion, and were it not for a few zealous and naturally irrepressible men in every department the whole business of the public would be discharged in the perfunctory manner that not only necessitates the employment and pay of twice as many men as could do the job under better auspices, but which brings the public service into contempt. No private business, conducted as at present departmental business is transacted, could escape insolvency for a twelve-month. But the cure is not to be found in the bill introduced by Mr. Costigan. It lies in the recognition of merit and in making a proper distinction between the working bees and the drones in the hive.

The Mayor and aldermen who waited on the Attorney-General on Wednesday anent proposed civic legislation seem to have cut a sorry figure before Sir Oliver. Regarding the proposed legislation to abolish tax exemptions and that to enable the city to prepare a voters' list one month prior to an election His Worship didn't really know why the city sought such legislation. He confessed that the latter of these proposals had been suggested to him by a newspaper reporter; that he, the Mayor, hadn't considered the scheme himself and didn't pretend to know its effects. He appears to have been equally ridiculous in presenting the city's case on behalf of the abolition of tax exemptions. The deputation had no reasons whatever to urge on behalf of these recommendations, and Sir Oliver made His Worship look ridiculously absurd by suggesting that the newspaper reporter referred to could no doubt explain the city's position if he were called upon.

Noisy Street Cars.

The World has been making some inquiry as to the noise of our electric street cars and has ascertained that there is no reason for a good deal of the horrible din. The Ottawa cars run much smoother, and with a great deal less noise, and a comparison shows that the difference consists mainly in the style of trucks used and the way in which the cars are built. The Ottawa car with motor and all costs about $4000; the Toronto car $300 or so less, and it is in order to save this difference that the citizens of Toronto are asked to put up with the unnecessary noise both to those inside the car and those outside of it as it passes. Mr. Everett is regarded as a first-class manager in electric car construction, but he has a great deal yet to do in order to establish his reputation in this regard in Toronto. Perhaps his directors are economic. If they are that is why the public of Toronto are suffering. It is stated, however, that the recent cars turned out by the Toronto company are of a better class, but the City Engineer should certainly insist on an improvement all round.

In another column will be found a description of an invention that bids fair to rival the telephone. By means of the telautograph one is able to transmit his own handwriting by wire, through distances long and short. Any person who can write can use the telautograph. Whatever is written or marked at one end of the circuit is reproduced in facsimile at the other. Pictures, ciphers, shorthand, tabulated statements are transmitted, and the sender and receiver each has a record of the matter sent. The telautograph can be worked by exchanges the same as the telephone. The many advantages of this invention are evident. It ought to revolutionize the telegraph business and prove a beneficial adjunct to the telephone.

The Chicago council, in deference to the foreign element in that city, have decreed St. Patrick's Day and Kaiser William's anniversary as public holidays, whereon the municipal offices are to be closed. The mayor ridiculed the idea, but the "foreign" element was too much for him.

London Mutual Fire Insurance Company.

The thirty-third annual report of the London Mutual Fire Insurance Company keeps up the record it has so long enjoyed as the leading enterprise of the kind in Canada. Commencing in 1860, with policies in force in the second year of 9108, covering risks for $5,875,000, it had 38,549 policy-holders in 1892, whose properties were protected to extent of $43,886,254. Since the formation of this company it has paid $1,950,000 to its policy-holders to reimburse them for losses by fire. This alone proves the great strength and vitality of the London Mutual, which is the only one of its class which went through the Ottawa Valley and Victoria fires. In every county in Ontario farmers and owners of residential property have received relief from fire disasters by being insured in this institution. It stands also in an exceptional position by being the only mutual company which has secured a Dominion license. One secret of this unexampled prosperity has been the fact that all the directors are leading farmers of large practical experience, and the manager stands high in insurance circles, to whom and to the policy-holders the last report must be highly gratifying.

New Books at the Public Library.

Dixon, Game Birds and Wild Fowl of the British Islands; Shaler, Interpretation of Nature; Todd, Parliamentary Government in England, edited by Walpole, two vols.; Pollard, Study in Municipal Government, Berlin; Rainy, Epistle to the Philippians (Expositor's Bible); Leslie Stephen, An Agnostic's Apology, and other essays; Evetts, New Light on the Bible and the Holy Land; Slater, Faith and Life of the Early Church; Roundell, Earl of Selborne, Hymns, Their History and Development; Brown, Poultry Keeping as an Industry; Payne-Gallwey, Letters to Young Shooters (second series); Champney, History of English; Meynell, Rythm of Life, and other essays; Palestine Exploration Fund, City and the Land, lectures on the work of the society; Diehl, Excursions in Greece; Phillimore, London and Middlesex, note book; Oman, Story of the Byzantine Empire (Story of the Nations); Burrows, Commentaries on the History of England; Hunter, Bombay, 1885 to 1890: a study in Indian administration; St. Gregory the Great, His work and His Spirit, by Right Rev. Abbot Snow; Lord Lawrence, by Sir Charles Aitchison (Rulers of India); Nicholas Ferrar, His Household and His Friends, by Rev. T. T. Carter; Ross, Memoirs of a Reformer, 1832-1892; Edgar, This Canada of Ours and other poems; Couch, Green Bays, verses and parodies; Capuana, Once upon a Time, fairy tales, two copies; Barlow, Irish Idylls, two copies; Zangwill, Children of the Ghetto, two volumes; Warden, Shock to Society, five copies; Valera, Commander Mendoza, five copies.

"Go to Sleep," sure cure for sleeplessness, nervousness and headache. "Contains no Narcotics," gives sweet refreshing sleep in every case. This spiendid sedative is especially efficacious in cases of insomnia from overwork, excitement or alcoholic excess. Guaranteed safe, sure and effectual. In bottles 25c at all drug stores.

TRANSMITS WRITING BY WIRE

A CURIOUS MACHINE WHICH IS SAID TO WORK PERFECTLY.

It is Called the Telautograph, and May Supersede the Telephone—By Means of It One Person Can Communicate, Electrically, With Another, and the Sender's Handwriting is Conveyed to the Receiver.

[New York World.]

The very latest thing in telegraph instruments was shown at No. 80 Broadway yesterday. It is called the telautograph, or long-distance writing machine. All the afternoon business men, telegraph experts, newspaper folk and others filled the rooms of the National Telautograph Company and watched the remarkably accurate records made by the little machine.

It consists of a transmitter and a receiver associated for use at one station. The mechanism of the machine is extremely simple and direct. An ordinary lead pencil is used in transmitting. Near its point two silk cords are fastened at right angles to each other. These connect with the instrument, and, following the motions of the pencil, regulate the current impulses that control the receiving pen at the distant station.

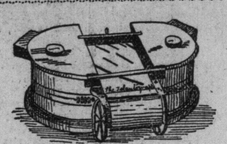
The writing is done on ordinary paper five inches wide, conveniently arranged on a roll attached to the machine. A lever is so moved by the hand as to shift the paper forward mechanically at the transmitter and electrically at the receiver. The receiving pen is a capillary glass tube placed at the junction of two aluminum arms.

It is supplied with ink, which flows from a reservoir, through a small tube placed in one

PROF. ELISHA GRAY, THE INVENTOR.

of the arms. The electrical impulses, coming over the wire, move the pen of the recorder simultaneously with the movements of the pencil in the hand of the sender. As the pen passes over the paper an ink tracing is left, which is always a fac-simile of the sender's motions, whether in the formation of letters, figures, signs or sketches.

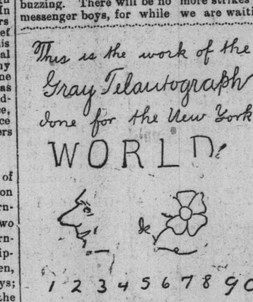
"There is practically no limit to the work that this machine will do," said Manager John H. Bryant yesterday. "Wherever a record is required it is invaluable. From his office a business man can send instructions to the factory, close by or many miles distant, and have them delivered in his own handwriting. A broker dealing by wire can give quotations and execute orders to buy and sell securities without danger of dispute. A physician may wire his prescription to a druggist, using the arbitrary code of the profession, confident that



THE RECEIVER.

no mistake will be made in the transmission. A reporter, writing up a fire or an accident of any kind, can send to his paper a sketch of his subject taken on the spot. Supt. Byrnes, wishing to notify all the police precincts at once of the escape of a burglar, could not only do so as quickly as by telegraph, but he could be sure that his orders were transmitted in his own writing, and an accurate description of the man could be sketched at the same time if necessary."

Speaking of the telephone Mr. Bryant said that the telautograph would become more popular than the former instrument, because there would be no buzzing on the wires and no questions to be asked and answered perhaps a dozen times before getting a definite reply. "This turtle of ours," he said, "will keep moving along and have your message all recorded before the telephone is through buzzing. There will be no more strikes of messenger boys, for while we are waiting



for the boy to come, the message written on the machine will be at its destination. Then again a man can go away and leave his machine locked up in his desk. When he returns in one, two or half a dozen days he will find the messages sent to him by his friends all recorded on the roll paper in his desk."

In cities and towns the telautograph will be operated on the exchange or central station plan in much the same manner as the telephone is now worked. Prof. Elisha Gray, the inventor of the telautograph, has devoted his life to the perfection of communication by electricity. He invented the musical telephone, and history, his friends say, will give him credit for inventing the speaking telephone and the harmonic telegraph.

The Lungs, Liver, Kidneys, Bowels, &c., act as so many waste gates for the escape of effete matter and gases from the body. The use of Northrop & Lyman's Vegetable Discovery helps them to discharge their duty. Mr. W. H. Lester, H. M. Customs, Toronto, writes: "I have personally tested the health-giving properties of Northrop & Lyman's Vegetable Discovery, and can testify as to its great value."

Nearly As Bad At Ottawa.

The number of free passes given over the railroads of the United States during sessions of Legislatures is something enormous. The railroads operating in Missouri are compelled to give away about 10,000 passes during the session, and during a period of seven weeks only one ticket was sold at Jefferson City.

VITRIFIED BRICK.

The Engineer Advised to Proceed Slowly in Adopting This Pavement.

Editor World: We notice your editorial with reference to vitrified brick, and, although admitting its superiority as against the cedar or wood pavements, may say it is not comparable to asphalt; and if similar foundation to that now laid under our asphalt roads is to be laid under the bricks then the cost of the brick-constructed road will be found in excess of the asphalt.

Then, again, who is going to guarantee these brick roads for a term of years? You have only to look at the experience of cities laying brick to see the danger from that quarter. If we have to import the best sample of American bricks the cost will exceed asphalt. With the inexperience of our manufacturers, there is no doubt a large amount of skill and careful handling and mixing will be necessary to produce a brick capable of standing the grinding and absorption tests necessary to enable the city authorities to recommend them. Too much cannot be said in support of our home industries, but when it comes to the question of value for our money I think there are but few of us willing to give any large amount of our good dollars for a feeling of sentiment. Again, the fact must not be overlooked that these asphalt companies are in some cases local concerns, and in one instance one Toronto company has advanced a step further than their American opponents by erecting a refinery in Canada, so that the crude asphalt is brought direct from Trinidad here, refined by our own people on our own land, and is a home product pure and simple. With this before us we have not heard of this company getting any indulgence from the corporation here, as against the American companies. It is not good policy to push forward this brick pavement too fast. Go a little slow. Let the Engineer bring forward a small job or two and see what our own brick men can turn out this year. Then if all right, go ahead. Toronto is not likely to be a finished city in a year or two. Don't forget that good results can be obtained on four inches of concrete with a surface of one and one-half or two inches of asphalt, which will be cheaper than any brick road on a similar foundation. This pavement for a residential street not subjected to heavy traffic will be found a general favorite.

Brick pavements, if intended to do any fair service, must have the most substantial foundation. Our engineer cannot be too careful in this particular.

ONE WHO KNOWS.

FOR THE FRIENDLESS.

The New Salvation Army Food and Shelter Depot.

Without great stir or excitement, but with quiet determination and hopeful trust, the little roughcast building at the south-east corner of Wilton-avenue and Victoria-streets was last night dedicated for the above purposes by Commandant and Mrs. Herbert Booth, assisted by local officers and a number of outside sympathizers, among whom Mr. Tait, M.L.A., and Staff-Inspector Archabold were noticed.

After refreshments had been served a short prayer service was held, after which Commandant Booth explained the objects of the enterprise. The building has been fitted up at a cost of about $1000 and contains dormitories, with accommodation for about 100 men, dining room, reading room, which is also used in the evenings for religious services, and lavatories. The whole is in charge of Adjutant McMillan, under Brig. Holland, who has general charge of the social work of the army. For ten cents, as Mr. Booth humorously put it, any needy person can have supper, bath, bed, breakfast and two prayer meetings in the Food and Shelter Department. Coupons for this amount are sold at the rate of 11 for $1 for distribution among the needy by those charitably inclined, and are less likely to be spent for whisky than an equivalent in cash.

In the Prison Gate Mission, which is a distinct undertaking though conducted in the same building, discharged prisoners without home or friends are cared for and effort is made to find suitable situations for the men.

In a speech expressing his sympathy with the undertaking Mr. Tait urged the desirability of giving coupons in preference to indiscriminate donations of money, and Inspector Archabold followed with hearty commendation of the idea.

Mrs. Booth sang a solo and the meeting closed with devotional exercises.

Yet They Recommended Him to Mercy.

A few days ago Thomas Macdonald of East Toronto was found guilty by the jury at the Sessions of stealing a suit of clothes and $15 from Thomas Dewberry. The jury also recommended him to mercy.

Attorney Dewart wrote G. E. Henderson, Q.C., of Belleville for McDonald's past record. He has been informed that he was in the employ of the Grand Trunk at Belleville when not in jail. On March 11, 1886, he broke into a car in the G.T.R. yards and stole a quantity of goods, and was sentenced to a year in the Central Prison. On March 16, 1889, he was sentenced to two years in Kingston for burglary and malicious injury of property.

Toronto Delegates to Chicago.

The following ladies will form part of the Toronto deputation to the Advisory Council of the World's Congress Auxiliary at the Columbian Exhibition, Chicago: Mrs. (Dr.) O'Connor, Mrs. Curzon, Dr. Emily Stowe, Dr. Stowe-Gullen, Mrs. Scales, Mrs. Macdonald and Mrs. Ada M. Hughes representing the Woman's Enfranchisement Association; Mrs. Grace Denison and Miss Freeman, lady journalists; Mrs. Cumming, Woman's Auxiliary of the Church of England, and Miss G. E. Spurr, art. Other appointments will be made soon, bringing the number of the deputation up to 25.

Will Get Back Their Dollars.

The dollar deposit given by each of the male students in the night schools last October, as a guarantee of good conduct, will be returned at the schools to-night.

The great lung healer is found in that excellent medicine sold as Bickle's Anti-Consumptive Syrup. It soothes and diminishes the sensibility of the membranes of the throat, and air passages, and is a sovereign remedy for all coughs, colds, hoarseness, pain or soreness in the chest, bronchitis, etc. It has cured many when supposed to be far advanced in consumption.

Take Wabash Line to Chicago.

Because it is the shortest and best route from Canada to the World's Fair City and it runs the handsomest trains in America, landing passengers at Dearborn Station, in the centre of the city, near the leading hotels. Ask for tickets via the banner route and get the finest bird's-eye view of the World's Columbian Exposition free at Wabash Office, northeast corner King and Yonge-streets, Toronto. J. A. Richardson, Canadian Passenger Agent.

Thousands Like Her.—Tens McLeod, Severn Bridge, writes: "I owe a debt of gratitude to DR. THOMAS' ECLECTRIC OIL for curing me of a severe cold that troubled me nearly all last winter." In order to give a quietus to a hacking cough, take a dose of DR. THOMAS' ECLECTRIC OIL thrice a day, or oftener if the cough spells render it necessary.

The Late George Devlin.

At the meeting of Typographical Union No. 91 a resolution of sympathy with the mother of Mr. George Devlin, the recently deceased vice-president of the union, was passed.

Dyer's improved food for infants is recognized as the very best possible food for children. It is easily digested, made from pure pearl barley and highly recommended. Druggists keep it.

THE THIRTY-THIRD ANNUAL REPORT OF THE LONDON MUTUAL FIRE INS. CO. OF CANADA.

The thirty-third Annual Meeting of the members of the above Company was held at the offices of the Company, Richmond-street, London, on Wednesday, the 1st day of February, 1893. Thos. E. Robson, President of the Company, was called to the chair. The following Report was read by the Assistant Secretary:

To the Members of the London Mutual Fire Insurance Company of Canada:

This is the thirty-third annual report of the Company, and in presenting the same your Board have, in the general results of the year's business, reason to congratulate the members upon the healthy condition of the Company, notwithstanding the fact that the year has been marked as more than ordinarily prolific in the number and extent of losses by fire. Your Company came in for its full share, which is not to be wondered at, seeing that we carry a larger sum at risk in Ontario alone, and, with one or two exceptions, more than any other Company in the whole Dominion; the amount of our insurance reaching $43,524,382. The particulars of each loss are to be found in the appendix hereto, and the subject is treated of further on in the report, as also in the report of the Fire Inspector, to which your earnest attention is called.

POLICIES.—The volume of business done has kept up to the average, 6799 policies having been issued on the Premium Note System, and 6138 on the Cash System—in all 12,937, as against 12,823 policies in the year before. This result is very gratifying, as a different one was anticipated from the fact that two small Mutual Companies formed under the Insurance Act of Ontario, and which Companies had their headquarters in London, were obliged, under adverse circumstances, to wind up their business. This was an opportunity that our opponents were not slow to take advantage of, and by every known false statement endeavored to poison the minds of the public by endeavoring to associate your old established Company with the defunct affairs, but in this as in every other instance our enemies have signally failed to remove that confidence your Company has enjoyed for now over one-third of a century, a confidence your Board will always endeavor to maintain by pursuing an honest and liberal policy with everyone having dealings with the Company; a policy that will, without doubt, not only retain but materially increase the business.

FINANCIAL STATEMENT.—Appended hereto will be found a full statement of the accounts of the Company for the year ending 31st December, 1892, showing the assets and liabilities and receipts and expenditures. The net surplus of assets is now $356,666.98, a falling off as compared with last year, owing in part to an increase in business on the Cash System, causing a reduction of premium notes, and also from the fact that the losses paid far exceeded those of the previous year.

OFFICIAL INSPECTION.—The yearly inspection of the affairs of the Company was made by Mr. Fitzgerald, the Superintendent of Insurance, and everything reported satisfactory.

SPECIAL AUDIT.—In consequence of the death in the early part of the year of W. R. Vining, Esq., Treasurer, and other changes having been made in the financial staff of the Company, your Directors took advantage of the opportunity, both for their own and the members' satisfaction, to have a special audit made by a person totally independent of the Company, and they selected G. A. Savage, Esq., a member of the Chartered Accountants, and that gentleman undertook the task, making a thorough examination, and reported that he had found everything correct, the books well kept, and further—*that this Company had no connection with any other Insurance Company whatever.* This special work, of course, entailed some additional expense, yet your Board considered the money wisely spent, as too great care cannot be taken by a Board of Directors to place the correctness of management beyond even the shadow of a doubt.

GENERAL AUDIT.—The Board appointed John Overell, Esq., as the sole auditor of the Company, with a view of having more time devoted to the important duties of the office. Mr. Overell makes a monthly report for presentation at each meeting of the Board. His certificate of correctness is attached to each account.

LOSSES.—The losses paid for during the year amounted to $96,564.88; of this sum $7801.47 were for claims unadjusted and awaiting proofs at the end of the previous year when the books were closed. The claims under this head for 1892 are very much smaller, the losses being settled up closer, so that but a trifling balance comparatively will be carried over. The report of Mr. L. Leitch, Fire Inspector, deals fully with the subject and is well worth perusal. It will, therefore, only be necessary to point out specially the very destructive loss by lightning, amounting to $25,266.39, being $9047.87 in excess of the previous year (also beyond the average in amount), the loss by the use of steam threshing engines reached $7247, a sum of $4247 over the year 1891. The loss from defective chimneys, sparks from roofs, etc., entailed an increase of $6006.54 over the previous year, the total excess from these three causes amounting to no less than $19,301.41, a sum which if placed on the other side of the account would have shown such a handsome surplus of earnings that the Directors could, with confidence, promise an early reduction in the rates of insurance. The three causes of loss just enumerated may be classed, the first as uncontrollable by lightning, and even this, as our experience shows, may be brought under subjection by the use of well-constructed lightning rods, while the other two are now placed almost under certain control, threshing engines by using the "jack" or rope transmitter; sparks on roofs, etc., are checked from doing damage by using a coating of paint or cement, such as exhibited at the Industrial and Western Fairs last fall and which appeared perfectly fireproof. The people are lax about taking these precautions, and it is only when a fire occurs they find out their mistake.

FIRE WASTE.—The loss to the country annually by the ravages of the "Fire Fiend" can hardly be realized by anyone outside of the business of insurance. Meetings have been held by representatives of companies urging on the Government, amongst other things, the utility of causing a registration of fires and making it compulsory on everyone having a loss to register with the clerk of the municipality the particulars of his loss. This could be done in the same manner as births, marriages and deaths are now registered, at no more cost. By this means, perhaps, the eyes of the legislators would be opened to the necessity of taking action to at least check the waste. Hitherto nothing has been done, although the Association of Underwriters have time and time again urged the matter of fire registration, the use of steam threshers, the simplification of the acts relating to insurance and the conditions of policies or contracts, etc. The underwriters asked for bread and were given a ragged-edged stone in the shape of an act passed last session, entitled, "An Act Respecting Insurance Corporations," an act mixing up the business of co-operative and life insurance and fire insurance in such an extraordinary manner that the sting is only found out by the Fire Underwriters when they are called upon to register, which simply mean a back-door method of levying a tax on the insuring public.

CONVENTION OF AGENTS.—In order to become personally acquainted with the agents, your board called a meeting at the office last September, which was well attended. Matters relating to the working of the Company were discussed between the board, the officials and the agents of an instructive character, and your board are confident of great good resulting therefrom, as questions that had been in doubt were explained, and obstacles that might occasion friction between the officials and agents removed.

Your Board found the agents—as they fully expected they should—a highly intelligent body of men, explaining in a great degree the past success of the Company and a happy augury of the future.

ECONOMY OF MANAGEMENT.—The Directors have endeavored in every way to keep down the expenses. Some outlays appearing this year will not necessarily occur again, and although the aggregate may appear large, yet the size of the Company and the amount of business done easily explains the same, and shows that the expenditure outside of losses amounts to 8 7-10c. per $100, a less sum than any other company, stock or mutual, in the Dominion.

DEATH OF JAMES ARMSTRONG, M.P.—The Directors, with feelings of the deepest regret, have to announce the death of James Armstrong, which occurred on the 26th ult. Many of our members present to-day will be struck by his absence, as at all our annual meetings for many years past he was a leading spirit, evincing in this, as in all other proceedings touching the welfare of the Company, his heartfelt sympathy. Mr. Armstrong was for many years a Director, which position he held until the time of his death. He occupied the President's chair for several terms, until his retirement became necessary on account of Parliamentary duties. His colleagues at the Board, the officials and the clerks will miss his wise counsels, genial presence, and withal stern adhesion to duty. All in all, it will be difficult to find any one to fill his place. His family have our warm and sincere sympathy in their affliction.

RETIRING DIRECTORS.—Three Directors will have to be elected—two in the place of John Geary, Esq., and Thomas E. Robson, Esq., whose term of office expires, but are eligible for re-election, and the vacancy created by the death of Mr. Armstrong has to be filled.

All of which is respectfully submitted.

D. C. McDONALD, Secretary. T. E. ROBSON, President.

Fire Inspector's Report.

LONDON, Feb. 1st, 1893.

To the President, Directors and members of the London Mutual Fire Insurance Company:

GENTLEMEN,—Your Inspector begs to report that during the past year he has inspected and reported on four hundred and fifty-five claims against the company. Twenty of the above claims, amounting to $3939.43, have, for what the Board deemed good cause, been rejected, leaving 435 claims adjusted, at $91,856.45, up to the 31st of December, 1892. Of these I find

116 from lightning, to buildings and contents burned and damaged, amounting to	$22,179 14
104 from animals killed, amounting to	3,097 25
Or 220 in all from lighting, amounting to	25,266 39
55 from unknown causes, amounting to	21,412 74
59 from defective chimneys and stove-pipes	14,621 28
55 from sparks on roofs and matches	9,913 46
8 from steam threshers	7,247 00
13 from incendiary causes	4,812 00
12 from lamps, lanterns and candles	4,397 51
5 from tramps	2,015 00
6 from other burning buildings	1,314 97

The remainder were from a variety of causes.

I also found that our losses on:

Outbuildings and contents amounted to	$56,146 01
Dwellings and contents	34,808 63
Churches and contents	741 79
Cheese factories and contents	120 00
School houses and contents	40 00

The total losses show an increase over last year of $8863.82, the increase from lightning alone being $9047.87. We also had a large increase from steam threshers and defective chimneys, and from nearly all other causes a decided decrease. While no amount of care or forethought could perhaps prevent the losses from lightning, measures could be taken to obviate a large percentage of the terrible fire waste from other causes.

Unknown causes show a large increase over last year, though less than in 1890. While a great number of this class of fires may be of an unknown origin, it is to be feared that the true causes are often concealed, as they were, no doubt, in the interest of the assured.

Defective chimneys and stovepipes are responsible for a large increase. A great amount of negligence exists in the construction of chimneys and a lack of care manifested by persons living in dwellings in not keeping their chimneys and stovepipes in proper order. It strikes me it would be in the public interest if some municipal enactment were passed providing for a proper inspection of buildings when erected, and a thorough inspection of all buildings from time to time, as the fire waste falls heavily on the owners, as well as the insurance companies. We find loss from this cause very small in cities where those regulations exist, and where plans of the buildings have to be submitted to the authorities before the buildings are erected. The losses from sparks from chimneys nearly all occur in the spring, during high winds, and while the roofs are covered with fuzz and moss which has accumulated during the winter. A remedy for this exists. If a cement or fireproof paint is used it will prevent these accumulations, and some of these paints being fireproof from sparks, will greatly reduce the danger; it also renders the roof more durable. This last item alone would pay the cost of putting it on.

With regard to steam threshing engines, we lost more last year than in the two years previous. I have pointed out for several years that great carelessness exists in using these dangerous engines of destruction. They are set in many instances too close to buildings and stacks in direct violation of our permits, and are not kept in proper order. If a transmitter was used they could be kept at a safe distance, and the use of coal or a hard wood would greatly reduce the balance of the danger, as I find more losses traceable to the fireboxes than I do to the smokestacks, though the latter are far from being free from danger.

All of which is respectfully submitted.

L. LEITCH, Fire Inspector.

Capital Account.

ASSETS—1892.		
Amount available on premium notes		$250,398 74
Amount due on assessment No 30		3,410 19
Amount due on assessment No. 31		14,492 78
Balance due by agents, secured by agents' bonds and members' due bills		8,785 28
Bills Receivable		1,383 39
Office furniture		1,190 01
Mun. and Loan Co. Debs. deposited with Receiver-General for security of policy-holders:		
City of Hamilton, par value $10,920, market value	$11,140 00	
City of St. Thomas, par value $22,600, market value	25,990 00	
Town of Tilsonburg, par value $8500, market value	7,475 00	
Ontario Loan and Debenture Company, par value $7800, market value	7,800 00	
Huron and Erie Loan and Savings Company, $7800, market value	7,800 00	
		60,205 00
Accrued interest		505 05
Real Estate and Office Buildings		14,825 81
Due by other Insurance Companies, reinsurance		1,030 00
Cash in Molsons Bank		2,068 85
Cash in Treasurer's hands, postage stamps		593 55
Gross assets		$359,059 15
LIABILITIES.—Losses adjusted in 1892 not falling due until 1893		$ 2,392 17
Net surplus of assets		$356,666 98

I have examined the books, vouchers and all accounts of the London Mutual Fire Insurance Company, and find the above statement correct in accordance therewith. JOHN OVERELL, Auditor.

London, Jan. 31st, 1893.

Minutes of General Meeting.

Capt. Thos. E. Robson was called to the chair, and the Manager, D. C. Macdonald, acted as Secretary.

The statutory notice from The Canada Gazette calling this meeting was read.

The President called upon the Secretary to read the minutes of last meeting, which, on motion, were confirmed.

The Annual Report of the Directors was read by Mr. Cameron Macdonald, Assistant Secretary; Mr. Lauchlin Leitch read the Inspector's Report, and Mr. Donald McMillan, Accountant, the Financial Statement.

After ample time was afforded the members to duly weigh and consider the different reports:

On motion of the President, seconded by Mr. Sheriff Brown, they were unanimously adopted.

A claim where chattels insured by the Company were moved to another farm, and were burned five months after, could not be entertained by the meeting, as no notice of the removal was given the Company, nor a transfer of the policy made.

Another claim which the Board had not the power to accept owing to the fact of the engine whilst threshing being set too near a stack, contrary to the rules contained in the threshing permit issued by the Company, was then presented, and after a full discussion the matter was referred back to the Board with power.

The election of Directors was then proceeded with, and Messrs. Duncan McMillan, Q.C., and John A. Leitch were appointed scrutineers.

A ballot having been taken Capt. Robson and John Geary were re-elected, and Sheriff Brown elected in the place of the late James Armstrong, M.P.

Votes of thanks were tendered to the Directors, Agents and Officers of the Company, which were duly responded to. The meeting then adjourned.

The Board met subsequently and re-elected Capt. T. E. Robson as President and Daniel Black, Esq., as Vice-President.

DULL TIMES.

Why Is It? The Reason Why.

Why is it that one merchant is complaining of dull times while another is rubbing his hands in glee as he sees the crowds flocking in to purchase his goods? Why is it that in one store everything is of a negative character—no life, no excitement, no customers, nothing positive but cobwebs and high-priced goods, left on the shelves, moulding, rusting, fading and drying, to be eventually eaten up by rats, moths or creditors, while the much-to-be-pitied proprietor walks the floor wondering why so many buyers pass his door and devising some scheme to meet his next note? A few doors further on what a contrast! Everything about the store is positive—life, animation, energy, push and go. Why are people, big and little, rich and poor, great and small, trying to force their way in, anxious to be in time that they, too, may get some of the offered bargains and looking enviously at the smiling and happy faces of those coming out? Here one can be served, get what one wants and have no need to carry a heavy burden home. Oh, no! Leave your address and your goods are home almost before you can tell of the great bargains you have made, before you can enjoy the surprise and expectation pictured in the eyes of your loving family. Why is it, then, that with apparently the same advantages two stores in the same trade will give such different results? Guinane Bros., 214 Yonge-street, have long known the why, and that is why they succeed, that is why their trade is so enormous, that is why they do the largest shoe business in the Dominion. During their present alteration sale they are clearing out over $50,000 worth of boots, shoes and rubbers at one-half the net wholesale cost, selling ladies' red morocco shoes for 75c; J. D. King & Co.'s $2.75 fine French kid two-strap shoes for $1.50; also King's fine French dongola button toed boots at $1.50; ladies' fine cloth gaiter tops 35c; men's stylish hand-made boots 85c; men's rubbers 25c; boys' lace boots 55c, and ladies' rubbers as low as 10c a pair. They offer $1000 forfeit if the men's hand-made, operator lace boots, which they are now selling for $1.60, are not genuine shell cordovan and worth $4 retail. As The Monetary Times said Guinane's automatically undersold everybody; they have the secret of retaining their customers, and of constantly adding to the number. No one leaves without buying, and no one buys without buying again.

Let the People In.

Editor World: I think The World struck the proper note in the matter of perfect publicity of all health matters. Pork fed on dead horses is one of the food supplies on the Toronto market.

Why not turn dead and dying old horses into manure instead of insulting us with such stuff? We took to bay water and all the word implies with such equanimity that perhaps it was thought by the Board of Health a fit accompaniment to the water.

One word more about the city water. The cholera, if it comes, will strike every city to the west of us on the lakes. Cholera microbes will fecundate in water at 60° F. Is this city safe while using Ontario water if not filtered, even if taken from the middle of the lake?

Referring to the proposal to take the water across at the Queen's Wharf to get rid of the bay filth, such a process is not a cure of the present evil. It is simply a question of degree of contamination, unless Toronto does as Cleveland did—tunnel the passage.

There is immediate danger to the lives of the people. We want an immediate remedy. If the present Mayor and the present council have neither the brains nor the energy to devise means at once to avert this danger and minimize its consequences the people had better put the city in commission and quarantine the council.

Dr. Sheard knows the danger, and should come forward with a well-defined scheme to avert as far as possible the spread of contagion and the deaths that must follow in the wake of the introduction of cholera. The people should be taken into the