

**SPONTANEOUS COMBUSTION IN COAL HEAPS.**

The object in calling attention to this matter in our November and December numbers was that underwriters should post themselves on the means that may be adopted for prevention of fires in coal heaps.

Our efforts have been well received, and many members of Insurance Society have promised to send us data of fires starting and of probable causes, with hints for prevention.

We regret to have been the means of doing an injustice to the reputation of "Reserve Mine" coal by the insertion of a clipping relating to a fire in the Grand Trunk coal yard in Montreal; the clipping seems to have been an old one (probably ten years old) which a careful underwriter had preserved in his common place book, and handed to us as his contribution to the general good.

Respecting that item, Mr. F. C. Kimber, Superintendent of the Reserve Mine of the Sydney and Louisburg Coal and Railway Company, Louisburg, C.B., writes us as follows:

"I have it in writing from the Fuel Superintendent of G. T. R. that not only was the statement entirely untrue as regards the Company's coal, but that there was not, nor had there been this past year, any fire in the coal heaps on their premises.

"The printed circulation of such a report is obviously calculated to detract from the good reputation our Reserve coal enjoys, and I therefore request you to publish an authoritative contradiction of the story. Your good taste will doubtless prompt you to add an apology for the injustice done."

If Mr. Kimber will favor us with some concise recommendations for the use of all interested in the storage of coal as to the best methods to be adopted for the prevention of spontaneous combustion, this little injustice may prove to be the means of deducing great benefits.

From many correspondents we receive the generally expressed opinions that coal from the Lower Ports is liable to ignite under slight provocation, and that great care should be taken in the storage.

A cargo of Lower Port coals which had remained in the "SS. Polino" at Quebec since her arrival last fall was reported to have caught fire on January 8th, but the owner says that it did not actually take fire, though, in moving it to get at some fish, it was thought to be heating, and was discharged at once.

Two separate lots of coal, both Scotch, were found smoking on Commissioners Wharf, Quebec, in January, from different vessels. It is supposed that some rags or junk had been discharged with the coal, and being confined in the middle of the piles, heated and took fire. These are the only cases known in Quebec where Scotch coals have taken fire, and in either of these cases but little damage was done.

All the information that we have received tends to prove that any extra or special precautions taken are sure to be well repaid by extra safety ensured, the more so as coal piles, once fairly ignited, prove to be very difficult to extinguish. The late fire at the Montreal Rolling Mills, in Ste. Cunegonde, extended to the coal heaps, which burned for several days after, and needed very careful watching and removing.

**ANCIENT BILLS OF MORTALITY.**

The mortality records of two hundred years ago—"Bills of mortality," as they were then called—afford interesting reading to those who in the present day care to examine them. Some of the terms used could not be recognized by many of even our best read medical men. In a register for 1657 there are recorded 1,162 deaths of "Chrisomes and Infants." Few would now know that "Chrisomes" meant unbaptised children. Many of the diseases or other causes which produced death have also peculiar and, some of them even laughable, names. "Head-mould-shot" and "Horse-shoe-head" refer to water on the brain; "Tissick," to consumption; "Calenture" seems to have been a marine counterpart of the modern disease of "dirt eating," for it gave sailors an irresistible desire to plunge into the sea. "Rising of the lights" is something which it is hard now to understand. "Blasted and Planet" covered wasting diseases which the leeches of that time were unable to classify, the latter being a contraction for "Planet struck" The following are recorded as having died:

Of a six bar gate.....	4 persons
Of a quick-set hedge.....	2 "
Broke his neck in robbing a hen roost...	1 "
Surfeit of curds and cream.....	2 "
Took cold sleeping in church.....	11 "
Of October.....	1 "
Of fright in an exercise of the train bands	1 "
Of want in the Newgate.....	1 "
Killed in the pillory.....	2 "

Addison in his paper "On Dying for Love," inserts the following "Bill of Mortality," imitating the style of the regular registers:

"T. S., wounded by Zelinda's scarlet stocking, as she was stepping out of a coach.

"Tim Tattle, killed by the tap of a fan on his left shoulder by Coquetilla, as he talked carelessly with her at a bow-window.

"Samuel Felt, haberdasher, wounded in his walks to Islington by Mrs. Suzanna Cross Stitch, as she was clambering over a style.

"John Pleadwell, Esq., of the Middle Temple, assassinated in his chambers, the 6th instant, by Kitty Sly, who pretended to come to him for advice.

**NORTH AMERICAN LIFE ASSURANCE COMPANY.**

On another page we have the pleasure to present the Annual Statement of this Company for the year 1882. A brief glance at this very exhaustive statement will show the rapid and satisfactory progress which is being made. The amount of policies now in force is \$2,213,937 and applications to the extent of \$161,582 have been declined. We find in the General Branch 608 policies were issued for the sum of \$1,268,200, being an average of \$2,153 each. While the premium income has been increased by about \$35,000 the ratio of expense to revenue has been reduced \$17 per cent. A growth in the net assets of \$62,191 has taken place, and the very satisfactory portion of 55 per cent. of the premium income is available for reserve. The care and energy exercised by the Managing Director in conducting the affairs of the North American Life are very forcibly displayed by the results achieved as shown by this Report.