

desired artistic designs, wherein the skill of workmen often wins the admiration of observers. The interiors are finished in like manner, but with more special skill in frescoing the ceilings and halls. The ceilings are generally gracefully arched and present a handsome appearance. The side walls are papered. For flooring, tiles are mostly used on brick and cement foundations. The walls of such buildings are intended to endure for centuries, but when their exterior facing becomes uninviting the cement is chiseled off and a new coat applied, while the stone casings about the doors and balconies are chiseled, all of which gives them a new appearance.

From the character of the buildings, as above indicated, it is readily seen that fires can not well occur in Turin. A prominent citizen tells me that no fires worthy of mention have occurred in the city for over thirty-five years, and another business citizen, who has resided here for more than forty-five years, informs me that he can not remember a single fire of any importance during all that time. Such being the record, insurance rates are almost nothing.

#### IRISH INDUSTRIES AND INSURANCE.

A paper on "The Irish Revival from an Insurance Point of View" was recently read before the Insurance Institute of Ireland, by Mr. Poulter, Dublin, president. The paper before us narrates briefly the history of Ireland's industries. In the 17th century Ireland was in the front rank with her commerce and manufactures. She was, at one period, the largest iron producer in Europe. She exported not only live stock in large numbers, but also iron, woollens, linens, beer and food-stuffs, and her manufactures included such important articles as leather, hats, glass, soap and candles, etc. In fact, with her excellent natural resources, she was a formidable rival to her neighbours who, as is not unusual in such circumstances, cast about for a means of protecting their own interests with the result that the legislation they were able to influence gradually but surely crushed the enterprise which was to blossom forth again a century later. The exportation of Irish cattle was declared to be "a public nuisance," and the importation into England of beef, pork, butter, cheese and horses from Ireland was prohibited. When the woollen trade of Ireland became prosperous these industries were deliberately destroyed by England in her own supposed interests. There was no pretence or concealment as to the object. In 1698 a petition, promoted by English manufacturers, was presented by the English Parliament to King William, representing that the growing manufacture of cloth in Ireland, both by the cheapness of the necessaries of life and the goodness of materials for making all manner of cloth, did invite His Majesty's subjects of England, with their families and servants, to settle in Ireland, which made His Majesty's loyal subjects apprehensive that the further growth of it might greatly prejudice manufac-

tures in England. The prayer of the petition is worth quoting verbatim.

"Wherefore, we do most humbly beseech your most sacred Majesty, that your Majesty would be pleased, in the most publick and effectual way, that may be, to declare to all your subjects of Ireland, that the growth and increase of the woollen manufacture there, hath long, and will ever be looked upon with great jealousy by all your subjects of this kingdom; and, if not timely remedied, may occasion very strict laws, totally to prohibit and suppress the same."

In reply to those who contend that Ireland was intended by Nature to be wholly agricultural the author says:

"Not 50 years back Wurtemberg was purely agricultural and impoverished by over-population. Its condition was described as deplorable. To-day it is one of the most thriving hives of manufacturing industry on the Continent, and the British Minister at Stuttgart has reported that the British now buy from Wurtemberg, blankets, carpets, flannels, hosiery, linens, tissues, instruments, types, drugs, chemicals, paper, ivory goods, wood carving, toys, furniture, hats, pianos, gunpowder, clocks and staves. The manufacture of gunpowder is now a specialty, and their mills have attained such celebrity that they supply powder for artillery and blasting to Bavaria, Russia, Holland, Servia and Great Britain. A manufacture of small arms has also obtained a footing, the Mauser factory being now famous all over the world for its repeating rifles. It is to be specially noted that these industries are carried on by an agricultural population, who, within the last 50 years, were devoid of mechanical knowledge and who, in taking to these industries have not abandoned agriculture which, on the other hand, has prospered through the growth of a manufacturing population in their towns and villages. There is not a pauper in that kingdom to-day, and in the depression which affected nearly all Europe in the year 1886, it is said that their prosperity suffered no interruption. How was this industrial revolution brought about in a country one-fourth the size of Ireland?"

The answer is by the inflow of capital, energy and skill which in like manner are expected to have a wonderful effect in developing Irish industries. Respecting the prospects for this Industrial Revival in Ireland, the president of the Insurance Institute, Dublin, seems to be quite sanguine. We hope his anticipations of a natural and spontaneous flow of energy and capital into Ireland will be realized. Mr. Proctor puts and answers a question very effectively that is at times asked by those who are unable to realize how close is the bearing upon insurance interests of every phase and movement of commerce.

"But you will be wondering what all this has to do with insurance. I will tell you. Our fortunes follow these industries. Every penny spent on