

monopoly, of there being no competition, tends to repress any special interest in the business." We beg to introduce *Argus* to the Accident Insurance Co. of North America, whose Head Office is in Montreal, Canada. This Company has just entered the United States field with Messrs. H. S. Bull & Co., of Albany, as Agents for the State of New York. Treat yourself to a policy in the new Company, *Argus*, because the next time you make such a slip as overlooking a pushing Company, you may fall and hurt yourself.

WE are indebted to the recent number of the *Monitor* for the information that an agent in Scranton, Pennsylvania, who lost his company, published a notice to the effect that he was glad to be rid of it, "because they wrote manufacturing risks in the town over his head." The agent here referred to evidently lives "down in a coal mine" at Scranton, and it certainly was very bad taste on the part of his company to write manufacturing risks in the town over his head, as the noise accompanying that operation must have had a distracting effect upon the brain of the lowly dweller. Or, perhaps, there is an aerial city or Upper Scranton, to which the good, rate-abiding, non-mutual-benefit Agents of Pennsylvania are elevated, from whence they annoy the unregenerate underwriter, such as this one must have been, by writing manufacturing risks at adequate rates, and making much noise thereat.

A CORRESPONDENT of one of the city papers complains of the want of proper police regulations at fires. Referring to the fire at Ramsay's paint works, he says:—

"The firemen handled the fire on Inspector street admirably this morning; so much so, that what threatened to be a most dangerous and spreading fire was soon under control. The police, however, were few, the crowds (as usual) impeded the firemen, carts and different vehicles drove over the hose, the Chief (Patton) got abused for ordering carters back, and for putting them off the hose."

It is a matter of wonder that more accidents do not occur, both to the firemen and to citizens, in some of our narrow streets, which are scarcely wide enough to allow the proper working of the fire appliances, without the unnecessary crowding of useless outsiders. Ropes should be at once stretched around the endangered locality by the police, within the bounds of which none but those engaged in subduing the flames and saving property should be allowed.

THE burning of several light-houses during the last month should serve to call the attention of the Government to the danger of having these structures of wood. At Quaco, N.B., on the 17th of June, the light-house keeper had a narrow escape. In the building was stored a year's supply of coal and oil, which when once ignited made short work of the structure. The burning oil, floating on the waters, hemmed in the unfortunate man, until a providential breeze opened a little space of clear water, into which he plunged and swam to a rock near by, where he remained until taken off next morning by a boat sent to his rescue. It is not only

the safety of the inmates of some such isolated light-house that is to be considered, but also the danger to shipping, for it is not difficult to imagine disasters most probable to occur on a dark and stormy night in the event of a wooden light-house being destroyed. Stone or iron are the most suitable materials for the construction of such buildings. The latter material would seem to possess all the qualities necessary, and if built after the manner of our railway bridges would give all the strength necessary without offering such a surface of resistance to the winds and waves as solid stone must give.

The age and position of the Quebec Fire Insurance Company, and the trials it has surmounted in previous years, combine to make any information regarding its future a subject of interest to the public. To quote from an official source: "The 'Quebec' has been in existence since 1818, and has met with many heavy losses in its time, all of which have been paid in full, as will be done in this present instance. The Company continues to do business, and the public have shown confidence in it as appears by the new business and renewals daily coming in. "That the 'Quebec' is able to pay its losses in full, which amount to \$350,000, is a fact easily proved by a perusal of the last Government Insurance Returns; but in doing so its capital will be so much impaired that to retain the confidence reposed in it, and in fact remain solvent, immediate steps must be taken to repair its loss, by a reconstruction of its capital, which might be reduced and made a paid-up capital, by the calling in of the present 35 p. c. unpaid stock, or by a subscription of new stock to cover the present loss. If the shareholders are prepared to make the effort, there is no reason why the 'Quebec' with its established business and the confidence inspired by the payment of its losses, should not speedily repair the position it occupied up to the evening of the 8th of June last. We have two suggestions to offer; the first by way of a question. Would a similar conflagration in St. Sauveur, St Rochs, or any other timber-lined part of Quebec, find this Company in a similar position as regards the massing of its risks, and consequent loss thereby? If so, there is room and necessity for a speedy and vital reform. And secondly, we would recommend a strong advocacy by them of the local board system for Quebec city and suburbs, at least, which system has not in the past received the strong countenance of this Company, and without which the ancient capital will never be anything but a broad road to destruction.

The Ottawa and Hull lumber yards have always been an object of painful interest to Insurance Companies, especially during the summer months, at which season the lumber is dry and very inflammable. Last month some interesting and important tests were made on Victoria Island, in order to test the capacity of the water-works system in furnishing large streams of water, if required in case of an extensive conflagration among the lumber piles. We clip from the *Ottawa Herald* the following:—

The tests were made under the direction of Mr. Surtees, City Engineer, Chief Young, City Fire Brigade, his Deputy Chief, and Guardians Stanford, Manners, Johnstone and Mills. Mr. William