

injured without being able to discover the cause. Some slander is working like poison, but what it is, or by whom injected is unknown; nor is anything known sufficiently definite to be answered by some statement as an antidote to the poison. A life assurance company, while so exposed to insidious attacks, is peculiarly defenceless until it can put its hand on its slanderer, drag him into publicity and punish him, or compel him to apologise for and withdraw his libellous statement. When this can be done there is a distinct service rendered to all life assurance interests, for he who slanders one company engenders distrust of the life assurance system. If the canvassing agents are given distinctly to understand that the manager and executive of their company strongly disapprove, and will, to no extent, be a party to the circulation of an anonymous attack on a rival company, such discreditable tactics will never be adopted. No well-advised agent will issue any circular attacking a rival institution except his name is attached to it.

These reflections have been suggested by two letters, a copy of each of which appears in another page in this issue. One was addressed by Mr. Johnston, who therein withdraws and apologises for a circular he had issued injurious to the North American Life Assurance Co. The other is signed Mr. Junkin, managing director of the Manufacturers' and Temperance and General Life Assurance Company. The action taken by Mr. Junkin in condemning the anonymous circular issued by an injudicious agent of his company, is highly honourable.

FIRE PROTECTION AT SYDNEY.

A Report just issued on the Sydney, Cape Breton, conflagration of 19th Oct. last, drawn up by Mr. C. E. L. Jarvis, reveals conditions as then existing of the most lamentable nature. It is a case on a large scale which illustrates the story of how a horse was lost for want of a nail. Property was destroyed by fire at Sydney valued at \$400,000 of which \$233,557, or nearly 60 per cent. fell upon the fire insurance companies, all of which loss was the natural consequence of a defective supply of water that might quite easily have been obtained by a moderate outlay and well ordered arrangements. The town of Sydney until two years ago had a population of 4,000, dwelling in wooden houses. Fires were rare and of no magnitude. The works of the Dominion Iron and Steel Company brought the population up to 10,000. The old dwellings were raised for stores to be built under them, and many three-storey balloon-framed buildings were erected. The reservoir was not adequate for the increased demand, so a contract was made with the Steel Company for a supply from its system in case of fire. The fire broke out from the overturning of an oil stove used to melt glue in the repair and upholstering shop of a furniture store, situated in the second storey of a low building. The man in charge ran to the tap, but found the water turned off. When hose was stretched to the fire the water would not flow as far, owing to lack of pressure. Such conditions meant a conflagration. A panic ensued which led to serious losses of goods and

furniture. The Mayor sought to secure connection by telephone with the water system of the Steel Company to obtain the supply as contracted for. The pumping station was 3 miles distant. The wires were already destroyed by the fire. There appears to have been a delay of three hours after the breaking out of the fire before there was a strong pressure at the hydrants. Three hours delay when a conflagration has started means its taking a wide sweep. Splendid work is reported to have been done by firemen sent by the Dominion Iron and Steel Co., the North Sydney Fire Brigade and the Glace Bay men. But the fire had got the mastery, as it did in this city, in January last, also from inadequate water supply and defective fire brigade equipment. In a new town like Sydney, which was rushed up during a boom, when the population was rising rapidly, defective fire protection was, to a great extent, excusable. But, in a city like Montreal, where every condition was thoroughly well known, where time and again the authorities had been warned as to the inadequacy of the fire protection in the district around the Board of Trade, the conflagration that burnt that building and \$2,000,000 of property, was wholly inexcusable, as it would not have been a serious fire had the necessary precautions been adopted.

The Sydney Board of Trade has passed a resolution favouring a district being set apart where no shingle roofs will be allowed, nor any wooden building over 25 feet high. The insurance loss is given in the report before us, as follows:—

THE INSURANCE LOSS AT SYDNEY.

Aetna.....	\$ 4,462	London & Lancashire...\$	1,600
American.....	2,741	Manchester.....	7,817
Anglo-American.....	4,115	National.....	2,211
British America.....	14,074	Northern.....	1,521
Caledonia.....	5,996	Norwich Union.....	12,260
Canadian.....	12,643	Ottawa.....	2,167
Commercial Union.....	5,004	Phoenix of Brooklyn.....	1,600
Equity.....	2,400	Phoenix of London.....	16,318
Guardian.....	8,458	Phoenix of Hartford.....	4,927
Halifax.....	3,575	Quebec (London & Lancashire).....	7,659
Hartford.....	7,467	Queen.....	10,871
Imperial.....	12,825	Royal.....	11,695
Insurance Co. of North America.....	261	Scottish Union & National.....	12,102
Lancashire (Royal).....	3,000	Sun.....	11,331
Law Union & Crown.....	3,090	Union.....	11,309
Liverpool, London & Globe.....	8,861	Western.....	19,847

The Sydney conflagration suggests more vigorous measures being taken wherever analogous defects in the water supply exist, to arouse the local authorities into action. Raising rates is a goad likely to stir up a public movement for better fire protection.

AN AGENT IN ILLINOIS, who represents 30 companies, has issued the following notice which is meeting with adverse criticism. After thanking his patrons, the agent continues:—

"Since the writer has had control of the business we have endeavoured to run our agency on entirely new lines from those used by most insurance agents. We believe that in taking our policies the assured thereby purchases our services, both before and after a fire. In other words we are the agents of the assured and not the company, and, therefore, your interests become ours. We assure you that we will continue to protect our customers in every way." The announcement is frank, but we doubt it's being quite agreeable to the companies.