

would have been avoided, as would also the annoyances and irritating tax imposts caused by each Province dealing with insurance without any regard to the laws of other provinces. The variety of provincial laws affecting insurance companies are so numerous, some so conflicting, and others so onerous as to have added to the expense of conducting their business. It may, therefore, be reasonably concluded that, the public in Canada has paid heavily for insurance not being classified as "Commerce" by the framers of Confederation, for, had it been put along with "Banking" as being exclusively under the control of the Dominion Parliament it would now be free from the expense legislative imposts of the provincial authorities, which add to the cost of insurance and, therefore, to the rates.

FIRE AT THE ROYAL VICTORIA HOSPITAL.

Soon after six o'clock on the morning of the 14th inst., a fire broke out in the upper story of the central building of the Royal Victoria Hospital in this city: This magnificent institution, one of, if not architecturally, the noblest on this continent, is divided into three main sections. On the Southwest is a structure devoted to patients; on the northeast is another corresponding to it in size and purpose, between them is the very handsome central building which is known as the Administration department. In this are rooms for nurses, etc., the upper story being occupied as a kitchen, from which ready access is had to the patient's wards, though so far isolated as to protect the three sections from danger by fire in any one of them. While preparing breakfast at about 6.30 a.m., the cook allowed the contents of a vessel filled with grease to run over into the fire which raised a great flame and the vessel being dropped caused the burning fat to run over the kitchen floor.

This is a very simple but exceedingly unsatisfactory explanation of a fire which threatened most appalling consequences as there were 200 patients in beds, and a large staff of doctors, nurses, and servants spread over the hospital. To have moved the patients, as seemed likely to be necessary at one time, would have meant death to many and the acutest suffering to all. The medical staff and nurses behaved with most praiseworthy coolness.

While the fire was raging, the flames of which were seen for miles, causing great alarm in the district, the patients were kept in ignorance of what was occurring in the same building. The nurses, who knew that all their belongings, their clothing, their irreplaceable personal treasures, were being destroyed showed no sign of excitement though they must have been very painfully agitated. The fire brigade was delayed owing to the heavy snow, but, though the water pressure was very weak, the fire was quickly suppressed. Happily, not a single

personal injury was inflicted on any at the Hospital, or in the fire brigade. The fire damage is principally in the roof, the water damage in the lower rooms. The fire was confined to the central building by the fire doors provided for this purpose. All the floors and stairs are of concrete or slate, or the damage would have been more extensive. The present estimate is that \$30,000 will cover the cost of restoring the premises and contents to their pre-fire conditions and making improvements.

Lord Strathcona, by whose splendid munificence, in association with Lord Mount-Stephen, this noble Hospital was built and endowed, has cabled his sympathy and expressed a wish that the building be not only repaired, but made more completely fire-proof at his expense.

During the fire a number of our citizens telephoned their willingness to receive patients if they were compelled to leave the Hospital. Other institutions made most generous offers of aid. All their ambulances were on hand and many members of their surgical staff.

The incident suggests a thorough examination of all the other public and private hospital buildings in the city and elsewhere, and such improvements in them being made as are called for to ensure complete fire protection. Of all buildings a hospital ought to be completely free from the risk of fire.

The following shows the insurance on the building:

Alliance	\$15,000
North British & Mercantile.....	75,000
Northern.....	80,000
Liverpool & London & Globe.....	25,000
Guardian	30,000
Union	90,000
Phoenix of London.....	139,500
	\$454,500

Loss about \$20,000.

BANKS AND SAVINGS BANKS.

AN UNPRECEDENTED RUN ON A NEW YORK BANK; POPULARITY MAY BE DANGEROUS; A COMMERCIAL BANK DECLARED TO BE NOT FITTED TO BE A SAVINGS INSTITUTION; REPLY TO THIS; DEPOSITS THE LIFE OF A BANK; DEMAND AND PAYABLE AFTER NOTICE DEPOSITS CONSIDERED.

A bank in New York has had an experience quite unique in banking history. It enjoyed the confidence of a large community of Hebrews and Hungarians, persons of a class who are thrifty, whose deposits, though individually small, aggregate a large sum. It had also some richer depositors, as is shown by its having \$10,000,000 on deposit owned by 6,000 depositors, the average being \$1,666, which is far beyond that of a savings bank for the poorer classes.

Some days ago a crowd of these depositors were at the door awaiting their turn to place money in the bank. The number of these persons being un-