shown to be workable, he shall forfeit all right and title to said claim; provided that every person so registering a claim shall be held to plant a wooden or iron picket in the centre thereof as possible, upon which shall be cut or painted, in legible figures, the registration number of said claim.

34. The Lieutenant-Governor in Council may, from time to time, make all and every such regulation and regulations as he may deem necessary or expedient, for the appointment of Arbitrators or Mining Boards to hear and determine appeals from the decisions of Inspectors of Divisions, and for the prescribing, defining and establishing the powers, duties, and mode of procedure of such Arbitrators or Mining Boards; for the construction and maintenance of roads through the Mining Divisions, and generally for the purpose of carrying out this Act; and such regulations, after publication in the *Ontario Gazette*, shall have the force and effect of law.

Insurance.

Fire Record.—Askin's tavern in the township of Derby, about nine miles west of Owen Sound, was destroyed by fire on the 27th ult. A child, a young woman and a man were burned to death, while six others, including the father and mother of the proprietor, were so severely injured that little or no hopes are entertained of their recovery.

Southampton, Nov. 24.—Akins' hotel situated about 14 miles from this place, took fire at two o'clock this morning and was destroyed. Two men were burned to death, and the proprietor and two others were so badly injured that they are not expected to recover.

Stratford Dec. 1.—About one o'clock this morning a fire broke out in Messrs. W. & J. Workman's iron house, and the stables of A. T. Argo, in the rear of Messrs. Workman's hardware store, and the American and Canadian Express office. The stable and iron house were entirely destroyed, and for an hour or more the brick block, from the Albion hotel westward, was in imminent danger, but by the exertions of the firemen and citizens the fire was prevented from spreading.

St. John, Nov.—A fire was discovered in the attic of Mrs. N. Disbrow, Wellington Row. It was speedily suppressed before much damage was done.

Trenton, Dec. 2.—A serious fire occurred at this place; full particulars not yet received.

Almonte.—Some further particulars of the late fire at this place have come to hand. Three buildings owned by J. Hearvey of Ottawa were insured for $4,000:—" A part of the large mill was occupied by Levi C. Northup, as a grist mill; a part by Bragg and Northrop, cloth manufacturers; and a third part by W. Tennant & Co., also in the cloth business. Northrop's stock in the grist mill was insured for $1,000, which will not cover his loss. The loss of the firm of Bragg & Northrup must be very heavy, they being insured for only $1,000, and having lost all their machinery, with the exception of one loom. W. Tennant & Co., lost all their machinery, upon which their was no insurance, their estimated loss being $3,000. The machinery owned by Gilbert Northrup in the shingle mill, was all safely removed. His household furniture would received some damage by being so hastily taken out, but upon this he has an insurance. The fire is supposed to have originated from the stovepipes in the second or third story.

Marine Record.—Quebec, Dec. 1.—An upper lake barge, from Kingston to this port, with 15,300 bushels of wheat for Ross & Whithall, arrived on Sunday, when tide ebbed she grounded her starboard side, drew from cross beams and left a large opening, into which the return tide flowed, damaging the whole of her cargo. The loss will amount $6,000. No insurance.

A cable despatch announces the loss of the ship 'Fleetwing,' which sailed from Quebec for Liverpool on the 26th October, with a cargo of timber and phosphate of lime. Her owners, Irving & Webster, had the ship fully insured by shippers D. D. Young & Co., in the Quebec Marine Insurance Company.

Owen Sound, Nov. 29.—The steamer Francis Smith went on shore near Byng Inlet last Wednesday, on her way to Byng Inlet. She had a load of hay and provisions for the mills there. The crew came to Owen Sound this morning by the steamer Bonnie. They were unable to get her off. They say she is damaged a great deal. They filled her with water to make her lay easy. Loss estimated at $50,000 insured for $20,000 to $25,000 in the Phœnix, British American, Provincial, and we think another office.

Cleveland, Nov. 28.—The steamer Boston is reported to have been sunk in Lake Michigan by the steamer Milwaukie. They are both of the Northern Transportation Company's Line. There are no lives lost.

Montreal, Nov.—The schooner 'Indian Queen,' bound for Pictou to the Moisie, with a cargo of coals for Mr. Molson, was lost going into the Moisie River on the 11th inst. She will be a total loss, only three feet of her stern being visible at low water. Crew saved. Molson's steamer, employed at the mines, broke adrift during the gale and was rescued with great difficulty. Several scows were lost at the same time, which were employed in carrying sand to the mines.

— The steamers Grecian and Magnet are going into dry dock for the winter—the former to repair damages sustained in the collision near Kingston, and the latter to have a new engine and boilers put in.

— The Life Association of Scotland is about erecting a splendid stone building on the Place d'Armes, Montreal. The demolition of a portion of their former offices by the City Corporation in widening Little St. James Street, has rendered the erection of new offices a necessity to the Association.

— $300,000 worth of property were destroyed by fire in New York last week. Incendiarism is rampant throughout the United States.

— It was proposed in the Hamilton City Council, some time since, to obtain power from the Legislature to insure property along the line of water pipes, as the rates of insurance are so high that it has become the cause of complaint. The proposition met with favor, and it was intended to have gone on with the matter, but it was found impossible to arrange a bill for this session, of the Legislature of Ontario, and it has accordingly been abandoned for the present.

The United Ports and General.—The "United Ports and General" Insurance Company is another newly registered project. The capital is fixed at £500,000, in 500,000 shares of £1 each, and the objects for which it is associated are—To carry on in Great Britain, or elsewhere, the business of fire, life, and marine insurance in all its branches, as well as of underwriters and insurers, and insurance brokers. To make loans and advances, acquire land and buildings, grant annuities, endowments, and loans, and every description of insurance business which may be legally undertaken. To amalgamate with, purchase, or otherwise acquire the business of, or to make any arrangements with any underwriters, insurers, insurance brokers, or insurance companies in Great Britain or elsewhere; and to do all other things that may conduce or be incidental to carrying into effect the objects of the company. The promoters and directors are—Charles Ellis, Portland-place, underwriter; Peter Pyne, 4 Parliament-street, Hull, West India merchant; Athur Wellesly Joyce, 4 Parliament-street, Hull, merchant; W. N. Goodlath, 8 Eden Quay, Dublin, merchant; D. J. Wake, 3 Mark-lane, merchant; Thomas A. N. Goodlath, Malahide, Dublin, gentleman; William Thomas Procktor, 74 Cowper-road, South Hornsey, merchant; and Thomas Gregg, 18 Upper Sackville-street, Dublin, merchant.—*Insurance Record.*

Insurance Stocks in Hartford.—The following are the latest quotations:

	Bid.	Asked.
Ætna	190	197½
Hartford	190	200
Connecticut	113	116
Phœnix	195	200
Charter Oak	50	51
City	135	145
Putnam	55	85
Travellers'	117	122
Ætna Live Stock	40	50

Real Estate Insurance.—The *News* of London, proposes, in view of the vexatious delay and uncertainty attendant upon the conveyance of real estate in England, and the consequent embarrassment to owners and buyers, the establishment of a "Landed Title Estate Insurance Company," to secure land owners against the consequences of a defective title. Commenting upon the evils which such an organization would remedy, it says:

Our system of conveyancing, the obsolete coinage of an age when the investment of capital in land was almost a thing unknown, operates as a deterring influence, paralyzes the motive which should be the mainspring of all traffic in land, compelling its retention in the hands that are unable to make the best use of it, and would willingly part with it, and denying it to those who have capital to invest in it, and are able to employ labour in its improvement.

PORK-HOUSE RISKS.

The Pork season is upon us, and large lines on Hog Products will soon be in demand. Special pleas for this and that establishment will be laid before Insurance Officers, and they will be expected to reduce a rate or enlarge a privilege, because the construction or policy of a particular establishment is near what it ought to be. Owners and agents are sometimes so overcome with the superiority of a new brick pork-house, over the old wooden shell that burned last season, that they suppose no such paragon ever before adorned the footstool, and the clamor, equal to their inexperience, is raised for the Companies, who were blistered when the old one burned, to gape with admiration and then reduce the rate; the popular notion being that THE RATE is made for the poorest risks, and that whatever grades above the worst is entitled to a reduction! Would it not be good practice for the Companies to accept only the best at THE RATE and reject all others unconditionally!

The principal processes of a pork establishment, and those out of which its inherent perils arise, are four; SLAUGHTERING, PACKING, RENDERING and SMOKING.

Slaughtering and slaughter-houses are always nuisances! not only during the season of killing, but particularly in the summer; and are often burned by those living adjacent. Annual risks on or in slaughter houses, specially in thickly inhabited neighborhoods, are a ticklish business. Short risks that expire before warm weather may do better.

Cutting and packing are not, of themselves, dangerous; but they are usually done in a hurried manner, and often at night. *Pieces of meat are often used as candlesticks*, and sconces and ricketty tin lanterns are apt to abound.

Lard-rendering is very hazardous at the best, and should only be done by experienced and trusty hands. Kettles should be well set, and the top of the furnaces covered with an iron plate having a flange around the edge. A metal *extinguisher* should be hung on a pulley so as to be let down over the kettle instantly when the lard takes fire. *Water will not quench burning grease, it can only*