

patrons, it has been conducted with greater care and sustained fewer losses in the early stages of its existence than did the others. Would any sane man insure in a stock company having no subscribed or paid up capital, that has nothing beyond its cash premiums to rely upon to meet its obligations. A company without any such capital, that collected the full premium in cash, would afford the assured much better security than a company which only collected four-fifths of the premium, the remaining fifth being in the shape of a premium note which might or might not be collectable. The Insurance Inspector we have no doubt will rectify such matters as these. He has already made a good beginning.

We would draw the attention of the inspector to another class of companies, some of which we conceive are not keeping within either the letter or the spirit of the law. A few years ago an act was passed by the Legislature of Ontario, which authorized mutual insurance companies to do a limited cash business. The limit fixed by law is, that the cash premium of a mutual fire insurance company shall not exceed its premium note income of the same year. It will be seen from the following tabulated statement taken from the Inspector's report, how this limit is observed by the companies designated as "Mixed Mutual and Cash Fire Companies."

For the Year 1878	Cash Income.	Premium Note Income.
Canada Farmer's Mutual.	\$8,705.39	\$31,409.36
Gore District Mutual.	2,028.06	27,354.81
Ontario Mutual.	6,330.03	1,547.64
Ontario Farmer's Mutual.	4,310.78	1,826.99
County of Perth Mutual.	1,835.98	7,969.40
Prince Edward Co. Mutual	2,221.39	37,108.48
Victoria Mutual.	19,213.49	61,877.79
Waterloo County Mutual.	22,613.49	

#### Fire Insurance Adjusters' Association.

The adjourned annual meeting of the Fire Insurance Adjusters Association was held on Monday last in the building of the British America Assurance Co., when the following gentlemen were elected office bearers for the current year:—President, Mr. Robert McLean, Scottish Commercial, 1st Vice-President, Mr. Jas. Spicer, L. London & Globe,

and do, Mr. James Pringle, Western Assurance Co. Executive Committee.—Messrs. Joseph B. Reed, L. L. & Globe, Toronto, Francis Berry, Quebec Insurance Co., Toronto, J. B. Hughes, Waterloo Mutual, Waterloo, Wm. Henderson, Hartford Insurance Co., Toronto, and F. H. Despard, Dominion Insurance Co., Hamilton.

We are pleased to learn that the members of this Association are determined to become better acquainted with each other and secure if possible more uniformity in dealing with the vexed question of non-concurrent policies. We wish the Association every success, and will be glad to learn that every member of the honorable profession of Insurance Adjusters in Ontario and Quebec are members of it.

#### Toronto Fire Hose Purchase.

A sub-committee of the Toronto Corporation has lately recommended the purchase of several thousand feet of fire hose, and the recommendation now only wants the sanction of the executive committee. This sanction should not be granted till some explanation is offered of a change of opinion, which is as remarkable as it is at present inexplicable.

Turning to the reports in the city press of the discussion in committee of a former purchase, in 1878, we find a question was propounded to the chairman as to what was the reason that the lowest tender, then under consideration, was not accepted. This was a tender from the same firm, and for the same article, which is now accepted. The reply given by the chairman was conclusive, as his present advocacy of the same hose is singular. He said that former dealings with that firm proved quite unsatisfactory, and their tender was rejected. Did this dissatisfaction cover only the quality of the goods, or did it extend to personal relations in the transactions? Will the worthy alderman explain the process by which he has become satisfied, and avoid the cogent considerations which have induced him to so material an alteration of opinion?

The public has a right to some share in the new light which has shone on this impressive city father, and it is to be hoped that he will give it.

We have seen communications from several Canadian municipalities which completely disparage, not only the hose now chosen, but also the guarantee of the firm which proposes to sell it. The case most in point as to guarantee is that of Cornwall, where amounts only to this, that if the corporation will send the damaged hose to the factory, and pay duties both ways, the company will repair it. A generous offer truly, but one which will leave the municipality much the worse of the bargain. Are we to have a repetition of this matter in Toronto? After a lapse of two years are we to fall back upon a hose which was then so utterly condemned that its mere history was sufficient

to have it rejected? What interests do our aldermen suppose they are sent to the council to serve? Let them understand that the public will regard with suspicion such sudden reversal of opinion, and may even enquire curiously into the motives for the change.

#### American Fire Notes.

IN THE face of a resolution lately passed, which plainly reads that the telegraph poles to which fire alarm boxes are attached shall be painted red all the way up to the first cross arm, the employees of the Department, having the matter in hand have done their work in a poor manner. Those poles now being painted, are painted red as usual, only around the box. If the instructions set forth in the resolutions were followed, it would make our fire alarm telegraph boxes so conspicuous, that they would be immortalized in the minds of our citizens, likewise be graven in the images of our noble police officers, who need the location of boxes, they frequently go a block or so out of their way in order to send in a fire signal, simply because in their excitement they forget the location of the nearest box. Policemen, firemen, citizens and everybody would soon become familiarized with the location of boxes, if this resolution is followed out as it should be.

As to the methods adopted in the construction of factories to prevent fires, Mr. Atkinson said:—"The modern factory has no place in it, if we know it, where a rat can build a nest and not be found, or where fire cannot be reached by water. The factory, properly consists of a brick wall, with its floor timbers eight feet apart. These are about six inches by twelve, and on them is laid three inch plank, and sometimes two thicknesses of tarred felt, and then the top floor. The whole construction is open, the spaces between the beams are wide, not narrow, water can be sent in great streams crosswise or lengthwise. The roof is built in the same way, nearly flat, so that whatever happens there is a standing place upon it for the firemen. There is not a great mass of gables and cornices and concealed spots which modern architecture so many times requires, and which public opinion imposes upon architects, who know better. In the factory we don't allow any furnishings or plaster on the walls. There is another thing which we never permit in the factory, but which, like non shutters, is, I believe, required by the building law of Boston, that the timbers should be connected with the walls, so that when the beam burns off or is torn off, it brings the wall down. We have the beams laid on an iron plate, with their top corners arched off and the bricks immediately above them laid dry, so that if anything happens to those beams they roll out of their places and do not tear the wall down. But the great secret is cleanliness and order and the means of putting out small fires