

White Lead, Paint and Varnish Factories.—Ignition, paint and varnish, 37½; spontaneous combustion, 16; explosions, paint and varnish, 7½; ignition, grease and oil, 7; explosions, chemicals, 6½.

Woodenware Factories.—Engines and boilers, 27½; sparks, 16½; defective kilns, 17; friction, 11; defective flues, 11; defective heating apparatus, 5½; lightning, 5½; explosions, gas, 5½.

Wood Trimming and Carving Shops.—Sparks, 21½; spontaneous combustion, 16½; engines and boilers, 16½; defective flues, 8; friction, 8; stove pipes, 8; carelessness, 8; stoves, 5½; furnaces, 5.

Woollen Mills.—Friction, 45½; spontaneous combustion, 24½; engines and boilers, 6.

Worsted and Yarn Mills.—Friction, 51½; spontaneous combustion, 26; sparks, 8½; defective heating apparatus, 6; engines and boilers, 5½.

THE LATE RIGHT HONORABLE SIR JOHN THOMPSON, P.C., K.C.M.G., Q.C.

It is with exceedingly deep regret we learn of the sudden death of *Sir John Thompson, K.C.M.G. and Q.C., Premier of Canada*. Dying so far from home, and so shortly after the Queen had honored him in making him a Privy Councillor of the Empire, adds to the sadness of his premature demise. Sir John was born in Halifax, N.S., on 10th November, 1844, and died at Windsor Castle on the 12th December, 1894.

He was called to the Bar in 1865, married in 1870, called to Ottawa by the late Sir John Macdonald in 1885, and made Minister of Justice and Attorney General for the Dominion. In August, 1888, he was knighted, and became Premier of Canada in 1893, at the early age of 48 years. Of him it has been said: "No other man out of all that have set their names high in the roll of Canadian public men has ever made his way to the front in so few years after his entry into the field of Dominion politics as did Sir John Thompson."

Surely his loss will be great to Canada. Sorrow for him and heartfelt sympathy with his widow and family in their bereavement, will be universal.

THE LATE MR. STEVENSON.

The Quebec Bank, banking circles in Canada, indeed we may say the country, have each sustained a loss by the death of Mr. James Stevenson, late general Manager of that institution. The deceased was not only a banker of ripe experience, much sagacity, thoroughly sound in his views, and policy, but also a man of high culture, and attainments which made him an ornament to his profession. He was for some time in the service of the the Bank of Montreal, where he first imbibed those banking principles which were the guides of his policy, and to which the success he attained is largely due. His addresses on financial affairs were always interesting and valuable. He will be much missed in banking circles, and in Quebec his death will be deeply lamented, as that of citizen of eminent worth. His successor, Mr. Macdougall, has also had a thorough training; the highest confidence is felt in his ability and all the friends of the Quebec Bank have great hopes in the new general manager.

THE NEWFOUNDLAND TROUBLE.

The financial disasters which have overtaken Newfoundland are, to a large extent, due to its isolation. The island is too small, its business is too limited to allow of any banks relying on local resources being strong. The failure of one firm in London, England, which had close financial relations with the islanders precipitated the trouble; but they have been threatening for a length of time. Newfoundland forms naturally a part of the Dominion, and the sooner it becomes so, actually, by entering Confederation the better for all its interests. It would then have the inestimable advantage of our banking system, and a currency as stable as that of Canada—not surpassed in the world.

It sounds very well for a small colony, like that island, to talk of paddling its own canoe, but such pride often goes before a fall, and Newfoundlanders, in keeping up their isolation, or what they call their "independence," pay very dearly for their whistle. Several of our banks have been asked for aid, and Canada will do something for its neighbor in distress.

JOTTINGS.

By JUNIUS JUNIOR.

Apropos of the remarks in the last issue on the subject of adjusters and adjusting, I have just been told of an instance which has occurred in the City, which I think abundantly justifies the strictures made on the professional loss adjuster. In last writing I stated that I thought in Montreal we had exceptions to the general rule; but the instance which I have this week ascertained evidences that we have also in our midst some who are less regardful of the interest of the companies, by the employment of practices which cannot but be denominated otherwise than sharp. I have no hesitation in condemning the tricks of the professional loss adjuster, whether this individual is located in this City, or in any other part of the Dominion. The case that has been reported to me this week, briefly, is as follows:—"A" is a retail grocer in the City, insured for \$1000. He apparently bears a good character, and has the misfortune to meet with a loss at this inconvenient season, when, under natural circumstances, his trade would be good. "B" is employed to adjust the loss. It is not a very serious one, but the adjuster finally determines upon an amount of \$350. (I do not quote odd dollars or cents.) Shortly after the report of the adjuster was made, the company holding the insurance were interviewed by the assured and one or two friends who claimed that the loss had not been properly assessed. The company, being of a 'righteous turn of mind, reopened the adjustment, and eventually the same adjuster settled for \$520!!

Now, in this special case who was at fault? Did the adjuster willfully take advantage of the supposed innocence and inexperience of his customer to do, what in the last issue I so severely discountenanced, namely: act on the principle of adjusting the loss at the smallest possible sum, irrespective of the merits of the case? There is only the other alternative for this—that the adjuster was ignorant of his business. In either case, whichever way you look at it, it reflects no credit upon the adjuster, and certainly has an unfortunate reflex influence upon the company employing such an official. I understand the adjuster's charges in this special case were something like \$30 for work incompetently done, and where an impression was left on the mind of the assurer which will be hard to remove in his own mind and in the minds of his friends.

If this column can be utilized, in however an insignificant manner, to improve the practice which exists, or better still, to