

making no other impression than discolouration by smoke. In 10 minutes after the fire was started the interior of the building made of fire proof wood was so free from flame that the Mayor and other citizens went inside, when, at the same time, the non-treated structure could not be approached nearer than 20 feet.

As the fire-proof building refused to catch fire from the piles of blazing fuel outside, bundles of shavings, oil-soaked, were lighted inside. They also were treated with disdain, the fire-proof wood simply declined to get excited over the flames, which, finding no encouragement or food, died out as if they were in a stone or iron cell. The demonstration which was a wonderful success, was witnessed by several thousands of spectators, amongst whom were a large number of leading citizens.

The terrible accident at Woodstock, a few days ago, shows the extreme urgency of all railway cars being made of fire-proof wood. A collision occurred that set the cars afire, by which two persons were literally cremated. This danger to public conveyances ought to be removed as it now can be by the use of fire-proof wood. All steamers and yachts that are run by power could be made wholly free from danger by fire. The woodwork of houses, stores, warehouses, public buildings and furniture need no longer be fuel for flames. If fire-proofed wood were used most fires would die out for lack of burnable material. The "fire fiend," so far as wood is concerned, has met his match, he can be exorcised and kept at a safe distance.

DIRECTORS AND AGENTS OF MUTUAL LIFE OF CANADA.

The Toronto Agency Offices of the Mutual Life Assurance Co. of Canada, King St. West, presented a scene of great activity on the 3rd and 4th inst. when the company's agents held their annual general meeting, followed by a conference with the directors. Among the agents present were: Messrs. Burrows, Barton, Boreham, Chisholm, Chapman, Coctin, Clapp, Chipman, Cousens, Fetterly (P. B.), Fetterly (A. C.), German, Hammond, Hall, Jones, Kilkenny, Linton, Muir, Mills (J. S.), Mills (G. G.), Monaghan, Mooney, Moyer, Ormsby, Pinkerton, Scripture and Steven. The programme consisted of papers on practical topics by Messrs. T. N. Scripture, C. W. Chipman, Robert Pinkerton, P. B. Fetterly, Abner Cousens and S. R. Clapp, and a discussion of a most interesting and useful character to the field workers of the company in which Mr. Wegenast, the Company's Manager, and Mr. Earle, Superintendent of Agencies, and others took part. Mr. C. E. German, of London, was presented with a valuable onyx clock in recognition of his services to the Agents' Association. The agents were entertained at luncheon, when Mr. Howland, Mayor of Toronto, made a felicitous speech. The event was an enjoyable success.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondent

TORONTO LETTER.

The Hunter case once more—Opening of the Autumn Sessions of the Toronto Board—An unexpected extra hazard at the late Toronto Fair—Annual meeting of the C. F. U. A.—Mr. Chs. E. Goad, C.E.

DEAR EDITOR—We are reminded that the Law Courts are once more in active operation and wide open for business, by the appearance again, for the fourth time and third season, of subpoenas in the case of *Hunter versus Boyd et al.* It is rumoured that this time, unless settled out of court, there will be a fight to a finish. It is also alleged that to juggleries and cunning manipulations, all of course within lawful and customary bounds, the great delay in bringing this case to a final issue, must be ascribed. Outside of fire insurance circles I do not suppose much interest attaches to this affair, and only then to this section of our business world. You will remember the action is brought by Mr. Thos. Hunter against defendants, for "unlawful arrest." The witnesses called are numerous, nearly fifty, and include several of our well-known insurance friends, and several other business men. If the case reaches a jury there are sufficient elements in it to make the watching of it interesting.

Since the inception of the suit, in 1899, an important witness, Mr. Wasson, the Crown detective, has died, and following him, the unfortunate constable Boyd, the named defendant in this suit, who was shot under tragic circumstances by one of the notorious trio of Bank robbers in this city, recently.

The Hunter cause, I see is to be tried on the 16th instant.

Yesterday, the 9th instant, the Toronto Board of Fire Underwriters reassembled in their Board Room after the long vacation. The attendance was far below the possible in numbers, but sufficient to do justice to a lean and scant agenda. The session was short and satisfactory.

Attention is called to a decided, extra hazard incurred unknowingly, and in consequence unprovided for, in the rates of premium, through the free carriage and storage of gasoline in large quantities on the Toronto Exhibition grounds, and in one instance storage of a barrel in a building, during the recent fair. Whilst it is true this hazard might be termed a temporary one, and existent at most for only three weeks, it is while it lasts a very great menace to the interests involved. Insurance values, on very destructible properties, and contents, are always extra heavy, during the Fair time, under short date policies, and it is to be hoped in the interest of the Fire Underwriters that before the coming of another Exhibition season some steps will be taken to provide for this danger, the existence of which I do not think the Insurance Companies have been aware of. The Secretary of the Toronto Board has not overlooked this objectionable feature and has seen to it that the gasoline sent in barrels through the Fair grounds for the use of sundry exhibitors of machines, stoves and lighting apparatus was placed in tanks or receptacles sunken to the ground level or nearly so. It came to his notice that around these same barrels, rubbish was often allowed to accumulate, so that a small fire once started in its midst would likely lead to explosions with a likely conflagration to follow. All this the more likely because gasoline was allowed to be drawn as required, at any time. The Fair management must surely have been unaware of the danger so incurred and the loose methods pursued in the handling of this dangerous article, else we may suppose some precautions would have been taken to safeguard life and property. It is to be expected that the Insurance Companies informed of this inci-