

WINNIPEG is just now a source of difference in opinion, not to say uneasiness, among underwriters. The question of a possible serious conflagration is eagerly canvassed and the pros and cons of such a contingency are being seriously considered.

The dangers are :—

1. The common danger of all towns that are mostly built of wood.
2. The special nature of the buildings in this case being that, by reason of the distance from which lumber is obtained, and consequently increased expense, the dimensions of timbers, scantling and boards are made as small as possible, thus aiding to increase the rapidity of the spread of a fire.
3. The chimneys and stove-pipe holes, in most buildings, are not fitted up with due regard to safety.
4. In wet seasons, the celebrated Winnipeg mud would greatly delay movements of engines and other fire apparatus.
5. The severe cold may freeze the tanks.
6. The city being on a level plain, any high wind has full, unchecked sweep.

Per contra, the alleviations could be :—

1. Winnipeg has a noble Main street, 132 feet wide, one cross street, also 132 feet wide, and many others 66 feet wide.
2. Two steamers, 4,000 feet of hose, and a good chemical engine, all in good order, are good protection for a city of 12,000 inhabitants.
3. Water-works are under construction, with constant supply.
4. Tanks are large, one 40,000 gals., twelve 28,000 gals. each, and seem well looked after.
5. The citizens are a progressive, intelligent set, and seem to be of such a calibre that they would make wise, united effort to stay a fire. They have effectually stamped out rowdiness in the place, and passed a Fire By-law in August, 1880, that comes into effect on the 23rd of this month, and the feeling seems unanimous to enforce its provisions, and speedily to enlarge the district in which no wooden buildings are to be allowed.
6. There are very few shingle roofs in the business parts, nearly all are flat roofs, metal covered.
7. All branches of business being booming, and a large influx of immigration is rapidly building up the surrounding country, so that moral hazard at present is nil.

Many substantial buildings have been erected during the summer. Many of the leading banks being so well satisfied with the certainty of a prosperous future for the city that they have erected handsome, well-built structures, viz. : The Bank of Montreal, Merchants' Bank, Ontario Bank, and Imperial Bank.

True, some, or rather, to be particular, two three storied wooden buildings, to be cased with brick veneering, have gone up, to the hazard of surrounding property, one next to the new Ontario Bank, whose 16-inch wall, however, would probably allow the manager to sleep soundly while the adjoining match box burnt itself out. The other, nearly opposite, a slimly built omnibus block of four stores, three stories high, also to be brick veneered; apparently run up in time to avoid the restrictions of the new By-Law. Probably, had the Board of Underwriters told the owner of this block that the rate of insurance would be 115 per cent, per annum, and convinced him that they meant what they said, he would have reconsidered his plans, and have put up a good brick structure, to the eventual benefit of himself, of his neighbours, and most probably of some rash Insurance Companies, who will think 3 per cent. a "paying rate" for that class of risk.

Taking a survey of the total contingencies, it is just probable that Winnipeg will suffer a few serious conflagra-

tions, hardly possible that the whole of Main Street can be swept from end to end, both sides at once, and, on the other hand, as likely as not, that the rapid erection of good brick stores, will so materially alter the character of the buildings, that before many years the fire breaks will be so close, and the wooden buildings so few, as to materially lessen the chance of three or four blocks burning at once, which now undoubtedly exists.

### "OVER WORK" VERSUS "OVER WORRY."

The past summer has been one of much trial, and of many failures in health to "Insurance Society" in Canada; the ever increasing competition, the consequent extra mental strain on the hardest workers, supplemented by the intense and long-continued heated term, and apparently also by some peculiar predisposition that the comets of 1881 may have induced, have been the means of the temporary breaking down of the health of several well known and highly esteemed members of the Insurance fraternity, and of those who did not actually succumb many have felt very much like "giving in" and taking a much needed rest, being hindered only by their rigorous sense of duty.

This subject of "over-work" is a vexed one, and many a time it is made the text for a homily by an easy going kind of a genius to one of the hard workers, and many another time a hypocritical non-worker but great talker, parades himself as a martyr to its effects, and yet again, many a time "over-work" is blamed for mental and bodily troubles that should fairly be laid at the door of its very dissimilar neighbour "over-worry." "Over-work" as a cause of early decay is rare; have not the greatest and hardest workers both in past times and the present, been notable for longevity. Citable cares will spring into the memory of each of us; looking at our own experiences, do we not know that after a day of right-down hard, good, *unannoying and unannoyed* steady work, we have felt a whole some sense of satisfied weariness or tired satisfaction that conduced to healthy slumber, and have we not arisen next morning in vigorous health with happy remembrances of past labors achieved and with hope to attack the coming duties of the day.

"Over-worry" on the other hand cannot have these merits, but is so often, and often so strangely, interwoven with "over-work" that it comes to be taken as a part of that with which it has nothing in common, but with which it intermingles, poisoning the whole of its surroundings.

Take for instance a case in which you have to supervise, alter, reorganize, and perhaps do over again "a" *nov* some work that your superior, your assistant, or perhaps some stranger, should have done correctly for you. The sense of worry pervades you during the whole continuance of your task, and fight as you may against it, there is a constant sense of injury that you cannot throw off, and that hangs to you until the task is done, and you leave it, finished it may be, but with such a sense of dissatisfaction that you have none of the wholesome feelings that over-work induces, but