

a barn and small tenement house, between Ontario and William streets, were destroyed. Three cows and a horse were burned.

Durham, Ont., January 15.—A fire occurred, from some unknown cause, in the iron foundry belonging to Messrs. A. & A. Cochrane. The fire originated in a shed near one of the tin shops. The stock of waggons, wheels, lumber, &c., was almost entirely consumed, but a small portion being rescued. Two other wooden buildings also shared the same fate; happily the fire did not extend to the main buildings. The loss will fall very heavily on the owners.

Mitchell, January 25.—A fire took place this morning, originating at Mr. Thomas McDonald's grocery and hardware store, totally destroying the stores adjoining; Mr. Engel's drug store, jewellery department, and Montreal Telegraph Office. Messrs. Currie and Thompson's provision store, Wm. Colwell's book store, Daniel McPharen and J. C. Dalrymple's law office, Thos. Skate's photograph gallery, Miss Fraser's music rooms, Dr. Edward Hornibrook's surgery, Messrs. Bronn's brassmaking establishment, John Aikens' dry goods and grocery store, Donald McIntyre's boot and shoe store, W. H. Fitt's tinsmith shop, George Ritz's furniture store, and partially destroying the brick store occupied by Nelson Brisen's dry goods and stationery. Cause of the fire unknown.

Hesperer, Ont., July 20.—Fire was discovered about 8.15 last night, in the building known as Hesperer Mills. It was first seen through one of the lower story windows, near the main entrance, and only fifteen minutes after the watchman had rung the bell for eight. In a few minutes the Hesperer Fire Brigade were on the ground with their engine, but were not able to subdue the flames. In a short time the building was one mass of flames. A telegram was sent to Preston and Galt for engines. The Preston brigade was on the ground in a short time, followed soon after by a Galt company, but were only able to keep the fire confined to the one building. The insurances upon it are:—Liverpool and London, \$11,000; Royal, \$11,000; Phoenix, \$12,000—total, \$34,000, which, it is thought, will about half cover the loss.

Harriston, January.—A fire broke out in the hall attached to McNell's Commercial Hotel, or in the part of the tavern adjoining it, but which was by prompt exertion, without serious damage to the building, extinguished. Mr. W. S. Watson, lost two instruments and nearly the whole of his stock; damage nearly \$200.

Brantford, Jan. 24.—A despatch says: Another large fire occurred here on Sunday morning, at one o'clock, by which the Brock block, corner of Market and Colborne streets, was completely destroyed. The fire originated in the boot and shoe store of D. Calahan, but how remains a mystery. An investigation will take place. The following are the losses:—Corner building, owned by Ebenezer Roy; loss \$5,000; insured in the Royal for \$3,500. The next building was owned by Geo. Keatchie; loss, \$4,500; insured in the Royal for \$3,500. D. Calahan's loss on stock not known; insured for \$1,000 in the Toronto Mutual. John Edgar & Co., glass and crockery warehouse; loss about \$12,000; insured in the Western of Canada, Imperial, and Hartford, \$6,000. Dr. Tafford's office, part of the furniture removed; loss about \$300, insured in Western for \$500. Smith & Eddy's photograph gallery; loss \$2,500; insured for \$1,300 in the Hartford. Doric Lodge of Masons saved some furniture; loss \$800; insured for \$700 in the Royal. W. Cleland's dry goods store had some of the stock saved; loss \$4,000, covered by insurance. The Mechanics' Institute Library sustained a loss of 1,600 volumes, valued at \$1,350; insured for \$600 in Hartford. J. B. Meacham's (dentist) loss is \$1,000; insured in the Home for \$400. The Sons of Temperance Hall, furniture all lost; valued at \$250; no insurance; organ of Choral Union, in hall, insured for

\$150. A. McMeans, grocer, stock and furniture damaged by removal. W. Dealtry, saloon keeper moved out; loss trifling.

—The Supreme Court of the United States has recently decided that insurance is not commerce.

—The Halifax Fire Insurance Company have declared a dividend of 12½ per cent. on the paid-up capital (\$15,000) for the past year.

—The annual meeting of the Brant Farmers' Mutual Insurance Company was called for the 26th inst., at Paris.

—The Victoria Mutual Insurance Company, of Hamilton, have issued 1536 policies in the "Hamilton Branch," the average amount of which is \$800 in the past year.

—A meeting of gentlemen in Belleville was called for the 24th, to consider the propriety of establishing an insurance company in Hastings county.

—The Imperial and Queen Insurance Companies have resolved to withdraw their agencies in Illinois in consequence of inadequate rates, and it is said the North British and Mercantile will follow the same course.

THE MERCHANTS SHIPPING ACT.—A Correspondent of the St. John Telegraph calls attention to the fact, that "a Bill to consolidate and amend the Merchants' Shipping Act," is to be considered by the Imperial Parliament, at the next session, which, if enacted, will seriously affect colonial shipping interests. To legalize deckloads, it is proposed that an owner may apply to have his ship reregistered, measuring the upper deck for cargo, which is to be added to the tonnage, and if any cargo is carried on an upper deck, without deck measurement being thus included on the registered tonnage, all tonnage dues are to be doubled on that voyage on which such deck cargo is carried. This will prove a serious burden upon colonial ships, if the measurement of a deck is once added to the register tonnage, the ship would be liable for port charges on the increased tonnage for all time, a provision that no ship owner could submit to for the casual advantage of carrying a deckload when offered. The alternative would be then prohibition from taking a deck load, or be subject to double tonnage dues on the voyage. This would be the position of the colonial ship, while a foreign ship would be under no such restrictions. It requires no prophet to foretell what the effect of such a law would be upon colonial ships engaged in the deal and timber trade, and the other business, but particularly the former.

—The Chicago Insurance Chronicle gives the following as the experience of an agent: "In the course of my harangue I had recited my little fable about the construction of the premium table from the 'Carlisle Table of Mortality,' and now the stranger, without appearing to notice my chagrin, very politely asked me, 'Who was this Carlisle?' That was a question I had never propounded to myself, nor heard propounded to anybody else. Unwilling, however, to confess or betray ignorance, I promptly answered, 'Carlisle was a school-master in Connecticut, who made these things a study.' The desperate and daring impudence of that reply astounded me, as I look back upon it. So it seemed to my acquaintance, who looked at me in wonder, and then continued his questions: I was soon led into a labyrinth, and so entangled in the 'reserve,' and 'loading,' and 'mortality experience,' and a dozen other things, of which I had never heard before, that I was glad at last to confess my ignorance, and surrender at discretion. I then learned what I had begun to suspect, that my inquisitor was the general agent of a life insurance company, who had come down to the village after a day's fishing.

MARINE DISASTER.—The schooner G. R. C., William Boyd, master, owned by Messrs. Glasgow & Black, of Halifax, went ashore on the 13th inst., at or near Point Wolfe, N. S.; she was laden

with a cargo of coal, on vessel's account from the Loggins Mines, and bound for this port. The G. R. C., was built in 1861 at Cornwallis, was classed in American Lloyd's, and was insured for \$2,500—valued for \$5,000—in "Boston Lloyd's." The cargo was insured.

NITRO-GLYCERINE—THAT DANGEROUS EXPLOSIVE.—It is said another sad accident, illustrating the dangers of the careless handling of this compound, occurred the other day on the Pacific coast. A mother was about to inflict summary punishment on her child for some misdemeanor, but unfortunately the boy had been sitting on some leaky keg of nitro-glycerine, and the first spank was followed by an explosion which sent the parties to opposite ends of the room, and broke all the windows in the house!

DESERVED PROMOTION.—The New York Insurance Monitor notices the promotion of a member of the staff of that journal—Dr. Kempson—to the important position of one of the managers of the Industrial Publication Company:—"Dr. Kempson joined the Monitor at the opening of 1868, being then almost a stranger in the city, and during the two years he has been associated with us, has secured the warm personal friendship of almost every prominent insurance man in New York. Possessed, to an uncommon degree, of the power of adaptation, from his long intercourse in a professional capacity with men of all classes, both here and abroad, Dr. K. has seldom failed to secure the interest, sympathy and cordial co-operation of all with whom he came in contact, and has displayed, from the outset, a fidelity and untiring energy which has secured for him the well deserved recognition he has received." Many of our readers will remember that Dr. Kempson was at one time associated with THE MONETARY TIMES. It is in consequence of his efforts that we are able to boast of a subscription list in New York and other of the American cities larger than any other Canadian journal. The Dr. has winning ways about him; if success is possible he will have it. We congratulate him on this new promotion.

LIFE ASSURANCE THROUGHOUT THE WORLD.

According to a German manual of life insurance, lately published, the total number of life insurance societies in the whole world, and the amount of assurances granted by them, was as follows:

Country.	Number of Societies.	Amount Insured.
England	170	£450,000,000
United States	55	270,000,000
France	16	62,250,000
Germany	34	52,500,000
Remainder of Europe	25	30,000,000
Remainder of the World	30	37,500,000
Total	330	£902,250,000

The American, French, and German statistics are obtained from official returns. Those of Sweden, Norway, Holland, Belgium, Switzerland, and Russia are for the most part obtained from statistical returns, while those of England and the other countries are estimated. The author then shows the average amount of assurances per head in each country to be as follows (thalers are reduced to English money):

	Population Millions.	Average amount of insurance per head. £ s. d.
England	30	15 0 0
United States	32	8 9 0
France	38	1 13 0
Germany	50	1 1 0
Remainder of Europe	172	0 3 7
Remainder of the world	1,028	0 0 9
	1,850	0 12 5