

by five pounds at a time, and other goods in like quantities, and having literally nothing in his shop but empty boxes and barrels and bottles, quietly prepared everything for destruction by scattering highwines all about. He selected highwines rather than coal oil because of the origin-revealing smell of the latter inflammable. The fire was rapid but not penetrating, so that the actual state of affairs and the quantities of the goods were readily ascertained. On presentation of the claim in proper form, endorsed by the certificate of a magistrate, a severe cross-examination of the claimant—aided by a diagram of the store—was succeeded by the payment of less than one-eighth of the amount claimed, as full indemnity for loss sustained. The magistrate in this case also signed and sealed and certified a document of whose contents he had no further knowledge than that the assured, of whom he knew nothing, had asked him to sign it "so that he could get his money." We were shown cases in which losses had been paid without any certificate, because personal pique had caused a refusal of that document by the person whose duty it was to make it. Nay, cases were cited to us in which deliberate swindling and arson were certified to be without fraud or evil practice.

Now, a magistrate, a notary-public or a clergyman should have such respect for his office as to maintain its dignity and purity. He degrades his position by participation in a fraud, either through carelessness in making a certificate of whose contents he is ignorant, or through laziness in not making the examination required by him, by falsehood in stating that which he does not "verily believe," or by fraud in certifying to the amount of a loss which he knows to be excessive. A few prosecutions for participation in the procuring of money by false pretenses would have a good effect in making these gentleman more careful in the making of loss certificates. Not that the good resulting would stop at the certificates, but that the certificates, being the result of careful inquiries, producing personal knowledge, would by reason of those inquiries, make fraudulent losses less successful. Consequently, arson and swindling would not be encouraged and endorsed by magistrates, notaries public, and clergymen as we regret to find they now are.

STOCK INSURANCE COMPANIES, ONTARIO.

Only four stock Fire Insurance Companies appear in the statement for 1878 of the affairs of such companies just published by the Treasurer of the Ontario Government. Among these the Queen City occupies an unexceptionable position. Its total assets are \$77,182. Against this its liabilities, including the amount necessary to reinsure risks, are only \$13,467. The amount at risk is \$2,134,125; the income for twelve months ending the 30th June last, was \$23,923, and the expenditure, including losses and dividends, amounted to \$12,555. The company is economically managed, its expenses

being about twenty-three per cent. of the receipts. The stockholders of Queen City have occasion to feel well satisfied.

There is a slight increase in the business of the Standard over that of 1877, its total income being \$49,764. Of this sum \$1,700 was paid for losses that belonged to 1877. The amount of losses admitted for last year was \$10,370. Nearly thirty per cent. of the total income was expended in the payment of salaries, commissions, fees, taxes, etc. This might not be considered out of the way, were it not that there were other payments amounting to \$18,475, which do not include the dividend of ten per cent. paid. The details of the above sum are not furnished in the statement before us, and as yet we have not seen a copy of the report submitted to the shareholders. We may presume that it might present a more clear and favorable showing.

The Mercantile of Waterloo shows assets of \$47,093, and liabilities, including the re-insurance reserve, amounting to \$20,810. The net losses incurred during the year were \$14,805. A dividend of nine per cent. was paid, which absorbed \$1,800. In addition to this the payments for salaries, fees, commissions, taxes and all other expenses, were \$7,523, or a fraction less than 25 per cent. The total income amounted to \$30,605, and the amount of policies in force at the end of the year ending October last was \$2,134,125.

A few weeks ago we published the figures in the report of the Union.

SPAIN A FIELD FOR MACHINERY AND PATENTS.

Spain is awakening, and offering a field for western inventive enterprise. A new era has begun for that country, and a strong current of enterprise and industry has set in. Such, at all events, is the impression of a Madrid correspondent of the *Scientific American*, who says that Spain has over 4,000 miles of railways, but needs many more railroads and canals, all of which, when constructed, are subsidized by the government, the railroads at the rate of \$12,000 a kilometre, (1,093 yards) while many additional advantages are offered for canals.

With a fertile soil and a delightful climate, there are great chances for extended cultivation of fruits and grains. But her mechanism for agriculture needs reorganizing. Farm implements and methods must be improved and modernized; the ploughs now used to till the land are precisely such as were those left by the Moors. "I doubt," says this writer, "whether there is an American plough in Spain, much less a steam plough. Sowing and reaping machines are here unknown, and grain is trodden out by oxen and mules, just as it was in Scripture times, and cleaned by women, who toss it in the air, to scatter the chaff."

Then as to mineral resources, quicksilver, iron pyrites, silver, copper and manganese ore are among the rich possessions of her mines. Lead to the value of £1,207,302, and iron ore

worth £665,614 were exported to Great Britain alone in 1874. Tin is abundant, and there are large deposits of coal and iron imperfectly worked. The annual product of olive oil in Spain is 5,000,000 gallons, of which one half is exported. Grapes, raisins, oranges, lemons, almonds and other nuts, cork and salt, are among her exports, as is well known. But the largest article of export is wine. While as much as 572,000 cwts. of wheat have been sent in a year to England, yet in 1875 only 148,000 cwts. were shipped. There is no reason that millions of bushels of surplus wheat should not be raised in her broad fields. "She might," as a recent author avers, "supply all Europe with butter and cheese." In the Asturias, on the Bay of Biscay, milk is almost given away, and in Galicia there are beautifully watered meadows awaiting herds.

What is badly wanted is machinery and appliances to convert these idle fields into productive farms and to develop these mines; enterprise and skill such as Americans and Canadians can supply. There is one American dealer in Madrid, who imports pumps, lamps, &c., and it is suggested that wooden clothes pins, lemon squeezers, clothes horses, potato peelers, and the hundreds of domestic appliances of American invention, elsewhere considered indispensable, would find sale.

Canada might send thither agricultural implements, woodenware and the like, as she already sends fish, lumber, sewing machines, and ships. The new Spanish law offers a wide field for every new practical invention, easy facility for taking patents for Spain, "where new inventions and new industries are now eagerly accepted and adopted. And while the Americans are thus careless as to their own interests the French take out and negotiate, in Spain American patents with insignificant variations."

SUN MUTUAL LIFE INSURANCE COMPANY—Not the least interesting feature of the report submitted by this company at its annual meeting on the 2nd inst. is the table of mortality statistics. The largest percentage nearly one-quarter of deaths among the insured members of the Sun Mutual caused by any one class of diseases, has been caused by "constitutional diseases." Next to these Zymotic diseases, of the character of typhoid fever and cholera, occasioned over 21 per cent. of deaths; to the insufficient sanitary arrangements in towns many of the losses to life companies are attributed. Diseases of the respiratory organs 15.22, and of the nervous system 10.87 per cent. While the experience of the Mutual Life of New York, one of the largest and oldest American companies, shows the deaths from nervous diseases to be larger than here, the mortality from consumption and throat diseases is greater in the members of the Sun, but the disproportion of the latter is attributed in the report to "the comparative youth of the company and of those insured in it." Reference is made to the potency of alcohol as a cause of death; and where the Mutual Life allots but .59 per cent.