mentioned, and from Mr. George Wythes, the above-named English contractor, proposing to undertake the remaining half upon like terms. Also other correspondence with English financial firms, giving assurance of the easy sale of the Company's stock, in the event of the land grant mentioned." The report proceeds at length to argue the advisability of the grant of 10,000,000 of acres of public lands in aid of the work. On the presentation of the report, Mr. Lount, M.P., moved its adoption in a short speech. Att'y-Gen'l Macdonald said the report could not be received, as an outrageous attempt had been made to set aside the rules of the House. After some discussion the motion was dropped.

Insurance.

FIRE RECORD.—Halifax, Dec. 20.—A fire broke out in a new building on North Starr Street, owned by John McCarthy; the house was entirely consumed. Soon after, a house on the ground adjoining where the other building stood, was discovered to be on fire; the building was totally destroyed. Both houses were owned by Mr. McCarthy, and were insured in the Liverpool and London and Globe for $2,000.

Stoney Point, Ont., Dec. 21.—The store and dwelling of Mr. McAlister was entirely consumed.

Hamilton, Dec. 23.—A fire broke out in the premises of Messrs. McInnes, Calder & Co., destroying the offices of the firm, and damaging the goods by smoke, &c. The fire is supposed to have caught in some matting in the office, on the second floor. It is impossible to state the loss, even approximately, until an examination is had, but it is variously estimated at from $20,000 to $60,000. The insurances on the building were:—In the Royal, $12,000; Liverpool and London and Globe, $10,000; Hartford, $8,000; Ætn, $20,000; Imperial, $25,000; Queen, $5,000; Total on building, $80,000. The stock was insured as follows:—Royal, $30,000; Western, $8,000; Phœnix, $28,000; North British and Mercantile, $20,000; London Assurance Corporation $33,000; Total on stock $114,000.

Montreal, Dec. 23.—A fire broke out in Seale's coffin store, St. James Street, adjoining the Mechanics' Hall. The fire spread rapidly and most of the goods were destroyed. Mr. Clendinning's store depot adjoining was damaged in the upper story. The fire spread across this building into the bindery and part of the printing establishment of Mr. John Dougall, and damaged his property considerably. He is insured in the Citizen's, and Mr. Clendinning in the British American. Mr. Clendinning's loss $450. Mr. Seale is insured for $3,000. A toy shop kept by Mrs. Moore in one corner of Mr. Seale's building was damaged pretty badly with water; Anderson's tailoring establishment escaped with a slight smoking.

St. Catharines, Dec. 25.—The large stables of Mr. Assel Davis, Ontario street, were destroyed by fire. Five valuable horses, a costly omnibus, and a new omnibus sleigh, were burnt. The cause is said to be incendiarism. The loss amounts to over $5,000, and not adequately insured.

Brantford, Dec.—A further report of this fire says, that the damage amounted from $10,000 to 12,000; insured in the Royal to about the amount of the loss. One man was killed by the fall of a piece of brick wall.

—A petition for the winding up by the Court of Chancery of the *Times* Life Assurance Guarantee Company (English) was to have been heard before Vice-Chancellor Malins, in London on the 17th December.

—The directors of the *European* Assurance Society have resolved that a call of 10s. per share be made on the shareholders of the Society, in addition to the capital already called up, such call to be payable by two equal instalments.

CO-OPERATIVE LIFE INSURANCE.

Any scheme of a provident character which is based upon secure principles, we are disposed to uphold; but we cannot restrain the expression of our hostility towards those associations which, with the ostensible object of adopting a popular plan of life insurance, pursue a system ruinously unsound. These friendly societies are irresponsible bodies. They make no fund deposit in the Insurance Department of the State, nor are their transactions subject to the revision of the Superintendent, and with such a *carte blanche* in reference to conduct and finance, they may prey upon the public or treat it mercifully at their will.

The scheme of these companies is to form a series of life insurance classes, consisting of five thousand persons each, a certain range of age being allotted to each class. The entrance fee is $15, and the subsequent payment of $1.10 upon the death of every subscriber to a class. The admission fees are to form a fund to secure to every insurant no less than $1,000, and the ten cents that is to accompany the contribution dollar will be disbursed in expenses. What a magnificent scheme! What a glorious lottery! Where the lowest prize is $1,000, and the highest is held in concealment until the ticket-holder dies, and this is all to be purchased for $1.10, on each occasion that a lamented brother retires by death, with a refresher towards expenses of $3 additional each year. One thing is plainly visible, that whatever sums the heirs of a deceased contributor may obtain, the projectors have designed that he will pay right handsomely for it. No insurant ought to reckon with certainty upon obtaining more than $1,000 upon his policy. All else is involved in mystery. He may never learn the number attached to his class, and one half of these may be reported to the widow as defaulters. Let us enquire then, what will be the position of the insurant with these "friends." In the first place, he must pay his $15, and at the end of the year his very ugly $3, whilst between this alpha and omega of his initial year he will have to contribute to the widows and orphans of at least twenty deceased brothers. This will swell the first year's premium to $40, for which amount, at thirty years of age, he could insure in the highest life companies of New York for $1,000 for two years instead of one.

These societies exist under various names in England. They class as provident societies, and are resorted to principally by working men, because the contributions are received in small amounts. These associations are compelled to deposit their articles of agreement or constitution with a public registrar, who is refree in case of any dispute upon the construction of the various sections. This registrar has recently been investigating the monetary state of these minor companies, and in his report he mentions that one society which had 11,895 members had only £887 in hand, or about thirty-six cents each; another of 6,096 members had £402 in hand; a third with 1,311 members, £214 in hand; and a fourth with 22,500 members only £314 in hand, or about twelve cents each. In all these one-third, and sometimes a larger amount, was consumed in expenses, and in one case, the receipts were £9,432 per annum, the expenses were £3,161.

In reference to this state of affairs, a London paper remarks: "Mr. Tidd Pratt naturally falls back on the refuge of the destitute, a Royal Commission. And really it is time that measures of some kind were taken to save the industrious poor from the adventurers who are preying upon them. If educated investors in banking companies and insurance offices find it impossible to protect themselves how are the working classes, who have neither the time, nor the advisers, nor the knowledge to guide them which their social superiors possess, to defend themselves against the wiles of promoters, and secretaries, and managers, and collectors.—*N. Y. Insurance Journal.*

WATER LOSSES.

The Insurance Agent, of London, contains an article upon this subject which will repay persual. Water losses, under the most favorable conditions, are of greater magnitude than those by fire; but when water has to be employed by inexperienced and untrained hands, the evil is most destructively increased. This makes paid brigades superior to volunteers; for the latter, wayward and disobedient, will not submit to that degree of training that is acceptable to the well-paid member whose desire is to qualify himself for a higher position than that which he at first obtains. The paper referred to says:

We wish to call attention to a subject of great importance to insurance interests, which has latterly been forcing itself on the minds of many—namely, the heavy losses occasioned by the excessive and unskillful use of water at modern fires. The prevailing spirit of improvement has given us much more powerful extinguishing machinery than we hitherto possessed; and the spread of volunteerism in the direction of fire suppression has placed much of it under control of public spirited and intelligent men, who are, however, but amateurs. We have profound respect for volunteers in any good cause; but where the work is difficult and dangerous, a good deal of intelligent training is necessary to make their services of real worth.

Before the brigade was systematized by Braidwood and his followers, it is said that as a rule. whatever water was thrown upon a burning building, was dashed against the walls, windows and roof from the outside; only very little, if any, really reaching the actual seat of the fire within. As a consequence, fires which are now quickly got under, were then left to "burn themselves out."

Fires are, truly enough "got under" at the present time; but in many instances what is saved from the flames is lost in the flood; a deluge which sweeps down like the famed waters at Lodore—an abundant, but sometimes dirty fountain, splashing, crashing, bubbling amongst delicate fabrics, far away from any actual burning. When Braidwood indoctrinated the Edinburgh Brigade, the men "were trained to seek out and follow up the source of a fire before it had time to spread, and to throw the water from the engines directly upon it, instead of wastefully if not injuriously about."

The extinction of fires is a scientific art. Any ordinary fire can be put out by supplying it with a sufficient quantity of water. Any dolt, with enough liquid under command, could direct a hose so as to swamp a house or a shop, and so in time extinguish the conflagration. But something much more than this is demanded. The water is to be deposited where it is wanted and only where it is wanted, wherever else it falls it is destructive, and the destruction must be paid for by somebody; if not by the owner, by an Insurance Company.

We have heard ludicrous stories—or, at least, they would be ludicrous but for the seriousness of the losses involved—of small fires, at which smoke-terrified, crowd-flurried firemen have thrust the nozzels of their hose through windows and doors, and banged away many gallons of water a minute, at costly goods in shops, while the fire itself has been confined to some totally different part of the premises.

It should not be forgotten that a modern fire engine has wondrous powers of demolition. Five minutes' steady play with it will do as much actual damage as half-an-hour's burning, in the case of some materials. When a man, therefore, finds himself the responsible controller of a jet, he should think soberly that it is to be used "with with care," and consider what he is going to do with it. There is some amount of training of fire brigades going on, but the practice which is confined to rapidly horsing and getting work, while good of itself, does not go far enough. There should be added the great lesson of how to put out a fire quickly, with the least water loss.