

The usual method of publishing losses is so crude and inaccurate as to create a disbelief among underwriters as to the feasibility of keeping correct records of such matters.

Naturally the press telegrams are very approximate, frequently very erroneous; and the interest dies away within a few days, as none but those especially affected care to make further enquiries in the matter, or perhaps would be able to get accurate information, even should they attempt to do so. As instances, in the usual monthly list of fires published in the *New York Bulletin*, the following are those occurring in Canada during September with the figures attached, as ascertained by INSURANCE SOCIETY, previous to October 20.

	<i>Bulletin.</i>		INSURANCE SOCIETY.	
	Loss.	Insur- ance.	Loss.	Insur- ance.
St. Hyacinthe Que. Foundry .....	\$40,000	\$10,000	\$12,132	\$5,629
St. Anne Des Plaines .... Que. Dwelling .....	10,000	....	8,000	....
Iroquois .... Ont. Flour Mill, &c	18,000	10,000	7,300	2,000
St. Hyacinthe Que. Foundry .....	10,000	6,000	18,440	14,873
Peterboro.... Ont. Carriage Fac- tory, &c....	25,000	10,000	18,000	7,000
Belleville .... Ont. Various .....	10,000	....	7,940	4,340
Watford .... Ont. Stores .....	20,000	....	25,250	17,325
Quebec .... Que. Various .....	150,000	100,000	61,000	50,938
Kingston.... Ont. Grain Warehse	20,000	12,000	11,553	10,847
Dundas..... Ont. Planing Mill..	15,000	....	12,000	4,000
Dundas..... Ont. Cotton Mill...	15,000	....	5,000	5,000
Montreal ... Que. Barracks.....	500,000	....	6,000	None.
Peterboro'.... Ont. Various.....	20,000	....	23,660	12,390

In approximation the *Bulletin's* figures are all that can be obtained at the time, but would not it be well to follow up the matter later, as in INSURANCE SOCIETY, or even more closely than we are able to do, and then correct the figures and more carefully tabulate results.

The destruction by fire of Ingestre Hall, Staffordshire, was stated by a newspaper to be due to the "proverbial recklessness and imbecility of painters and plasterers," but the Earl of Shrewsbury denies, in a published card, that this was the case, and adds that the true origin of the conflagration was, beyond doubt, a beam placed directly under and too near the hearthstone when the house was originally built. "The wonder must be," he adds, "to all who either saw the fire or who have since seen the ruins, that the old place had never met this fate before."

This wonder is constantly felt by those who from time to time have cause to enter and examine the manufacturing establishments of this continent, the places for meeting and for amusement in our cities, and the steamers that traverse our lakes. That they do burn is no marvel, but how so many exist for years without meeting a fiery fate is an unsolved mystery.

Another wonder is that civilized and progressive communities do not enact rigid inspections, and then compel the carrying out of such ordinary safeguards as are within practicable reach. And it is matter of astonishment that the inevitable is awaited with such complacency, and that after its repeated occurrence and the usual consequent outcry, that the outcry should so soon cease and the complacency again fold its hands and rest.

In response to our queries last month regarding the causes of spontaneous combustion in coal heaps, we are very much laughed at.

"Do you think we care?" say the agents; "we get our commission, and if the stuff burns, the Companies pay, and we get an advertisement for future coal-risks."

"Why should we give our knowledge away," say the Managers; "we know a little about it, and don't get stuck now as we used to do; let the new-comers get a taste of our experience, and they will be posted as we are; we are going to 'hug our own little spark' as you graphically suggest."

"We would give considerable to know something about it," say a firm of coal dealers, "but it will be of little service to you to ask information from the mining companies or their agents, as each will say that his own product is perfectly safe, and that others are sure to burn."

This is all not as it should be: there is too much of the selfish side of human nature about it, and while repeating our request for information on the subject we are glad to record a few notes on the subject.

The real cause of the spontaneous combustion in coal-heaps is known to be the presence of iron-pyrites, and when this is present, with large quantities of wet sweepings or screenings, combustion frequently occurs.

Whether the fact of the coal being laid against a brick wall, on the other side of which there happens to be a furnace or steam boiler, induces or assists the spontaneity of the combustion is a disputed question.

Anthracite coal is not liable to ignite in this way.

Cape Breton, especially "International," coal is said to be liable, when wet, and with large sweepings.

Reserve Mine, double screened, is pronounced safe.

Then, again, we are favored with a clipping from a Montreal paper, headed "Troublesome Coal"—name and date unknown:

We are informed that the particular brand of coal which spontaneously ignited in the Grand Trunk coal yard on McGill street is supposed to be Sydney coal from the Reserve Mine, but not Cow Bay coal, as stated in our issue of the 10th inst. The former coal is said to be still burning in the Point St. Charles yard, and has to be turned over and moved about to stop combustion, at much trouble and expense to the company.

New Brunswick underwriters fight shy of "Joggins Mine" coal heaps. A correspondent from that Province favors us with the following remarks:

"Instances of spontaneous combustion of coal only occur in large heaps of bituminous coal, and when they have become damp from exposure to the weather, or otherwise, and in coals containing iron-pyrites or sulphate of iron which, when decomposed, rapidly absorbs oxygen, which is the immediate cause of all spontaneous combustion, as in so doing, heat is engendered.

"I have known in St. John three such fires—two from Joggins Mine coal and one from Sydney—if I remember aright it was about 16 years ago.

"The remedy is, not to have large heaps in one mass, and to protect such heaps from dampness."

The clearest gleam of hope we yet see is that the New Brunswick Board of Fire Underwriters make it a rule to caution their *confrères* on any matter that comes under their notice, and from this gleam we receive encouragement to reiterate our request that each member of INSURANCE SOCIETY will favor us with any memoranda or knowledge that he may have on or of this subject.