

doing, splendid work for the Canadian public generally and the property owners of this country in particular. It has inaugurated a system that takes cognizance of everything that appertains to or affects fire insurance. Fire appliances, fire insurance rates, applicable to ordinary and extraordinary hazards, and the ever changing conditions of manufacturing, mechanical and commercial operations, the introduction and use of electricity, incendiarism, insurance legislation, and so on, all come under the supervision of their respective committees. It maintains an expensive staff of well qualified inspectors and officials, whose duties, while directly exercised for the Association, are incidentally a great benefit to the public, who through them are taught how to improve their properties to lessen rates and lessen the risk of fire. In the application of its methods it may not be perfection, but it is never "unfair" to the public, and any real grievance or misunderstanding is sure of rectification, if application be made to either of its secretaries. Perhaps these facts are not as generally known as they might be, which is my apology for referring to them here. I am advised that the Waterloo Fire Engine is on its way to Toronto, and will, in a day or two be submitted to a final trial before its giving over to the city. We all hope it is here "for keeps" now.

Ten fire alarms in twenty-four hours, with one \$7,000 loss and several small ones, remind us that there are yet great possibilities in the way of another conflagration. It is hinted that incendiarism is at the bottom of one or two of the Sunday fires. In this connection it is satisfactory to learn that the Board of Works have accepted the recommendation of Engineer Keating to construct a 24 inch water main on Front street from Simcoe to Church. The chief representatives of Fire Insurance Companies are expected to report for duty at the "Clifton House," Niagara Falls, to-morrow. There will be but few matters of grave importance submitted to the meeting, outside of what may be called routine work. Lumber rates are likely to be increased for one thing, and the fire insurance rates on vessel properties will be reconsidered. I hope to be able to report to you further after the meeting.

I have not heard that the City of Toronto has either accepted the Companies' offer for settlement of the fire loss incurred in August last by the burning of the Exhibition stables, nor have I heard that, as threatened, they have entered suit for recovery of the whole loss as claimed.

As time goes on it is becoming more and more apparent to thoughtful underwriters that the day has come when specific ratings similar to those in use in Quebec city should be prepared for Toronto. Convenience, equity, and real economy all call for the early preparation of specific rates.

Matters in the Toronto Board are progressing about as usual. That is to say, as the end of the year approaches, there is the usual accumulation of knotty and naughty affairs that only an annual meeting can wipe off or disentangle. You see there is a clean slate always after the Annual. Good intentions always come in with the New Year. By the way, besides advancing rates, the Toronto Board has this year increased fines for delinquent members, and it has come about that there is now no misdemeanor or infraction of a Board Rule that any self-respecting gentleman would care to commit that would not cost him \$25. It is also noticeable, that fines for some kinds of offences are now cumulative. One afternoon's amusement, toying with a few Mutuals and other non-Boarders, which is strictly prohibited, has already cost one gentleman \$70. You will see therefore that only gentlemen with assured incomes can afford to indulge in such peccancies.

Mr. Thomas Wood will be greatly missed this year at the Annual Meeting of the C. F. V. A. He is at present roaming in Rome, and doing as the Romans do, whatever that may be. He has been to Sicily, and visited the original Atna (smoking allowed with a drop of the crathur), which, he says, like its namesake in Hartford, is still doing a select fire business at the old stand. Both, too, have made their pile. Vale.

ARIEL.

TORONTO, 12th October, 1896.

## Notes and Items.

A store-keeper at Columbus, Ohio, attributes his insolvency to the delay of the Lloyds underwriters to settle with him after a fire.

Interim dividends have been declared by the Atlas Assurance Co. five shillings per share, and the Manchester two shillings per share.

One of the largest mortgages ever executed is one taken recently by the New York Life Insurance Co. for \$1,400,000 on a building corner of Pearl and Broadway, New York, occupied by the Central National Bank.

One more unfortunate is the United Life Insurance Association of New York, which was closed up in August last, aged 10 years. At close of 1895 it had certificates in force for \$11,221,000, with \$2,552 of assets.

B. A. Weatherley, having had his license as agent revoked by Commissioner Fricke of Wisconsin, brought suit to have the law declared invalid. The Court, however, upheld the Commissioner, and dismissed the suit.

Machines used in a saw mill, made after a fixed pattern, and which are fastened to the floor only by bolts and screws and run by belts connected with shafting and can be removed without injury to the building and used as well in another building, are not fixtures. *Mr. J. A. Finch in Rough Notes.*

The Citizens' Fire Insurance Co. of Columbia, S.C., has collapsed. Its motto was, "accept everything and pay nothing." Its policies were offered by Mr. Frank W. Anthony of Brooklyn, whose circulars soliciting business have been sent to agents in Canada. The Secretary will be prosecuted, as not a few others ought to be who have offered wild-cat insurance in Canada.

Is death from blood poisoning caused by a sore toe due to tight tan shoes death by "external, violent and accidental means"? Such is the question raised by the case of S. I. Smith against the Western Commercial Travellers' Association, the suit being for \$5,000. According to usage in the States, it will take probably several years to settle the tight tan shoe question.

A lady mis stated her age when applying to the Norwich Union for a policy, and this was discovered when the policy became a claim. The company could have repudiated the contract, but generally undertook to pay what would have been due had the correct age been stated. The heirs refused this, and sued for the full amount of the policy. They lost the case, and deservedly have to suffer for such grasping folly.

An event which follows another is not necessarily the effect of the preceding one, but at times the succession of events is very suspicious of some connection between. Immediately following Mr. Bryan's meeting at Worcester a building was burnt by incendiaries, loss \$54,000 to insurance companies. Considering Mr. Bryan's incendiary attacks on capitalists and insurance companies, we feel disposed to connect his fiery speeches with this fire.