

Notes and Items.

At Home and Abroad.

LONDON STREET RAILWAY.—Two weeks' earnings to 10th January, \$5,335; corresponding weeks, 1903, \$4,881.

LICENSED FOR FIRST TIME in District of Columbia, the London Guarantee & Accident Casualty Company of America.

OTTAWA CLEARING HOUSE.—Total for week ending 14th January, 1904—Clearings, \$2,414,164; corresponding week last year \$1,965,128.

PNEUMONIA has been epidemic in New York and Chicago. This disease is now classified amongst those that are contagious.

FIRE-PROOF WOOD is reported to be about being introduced in the Royal Palace at Sandringham, owing to the disastrous fire which recently damaged the Queen's apartments.

AN OLD FIRE POLICY.—In "Caledonian Jottings" for January is a copy of a policy dated 25th December, 1783, issued by the Dundee Assurance Co., to Rev. G. Hill, professor of Greek, St. Andrew's University. The sum assured was £200 stg., and the yearly premium 4 shillings.

THE HARTFORD BOARD OF FIRE UNDERWRITERS recently celebrated its 40th anniversary, when Mr. Charles E. Chase, vice-president of the Hartford Fire was re-elected president. At the anniversary dinner Mr. George L. Chase, president of the Hartford Fire and the oldest living president of the Hartford Board, delivered a speech.

CARTED SAFE AWAY.—After blowing open the 600 pound safe belonging to Mr. Sigmund Klaussner, an East Side New York saloon-keeper, and securing its contents—\$500 in cash and \$250 worth of jewelry, burglars loaded the safe in a wagon and carted it a half-mile or more, dumping it finally in the street and making good their escape. The wonder is why they didn't cart away one or more of the night watchmen.

THE COMPLETION OF THE PAYMENT OF TAXES on Chicago premiums for the year ending June 30, 1903, the figures of which have been scattered over several months, makes possible a review of the changes among the leaders. The figures follow by years for the companies writing over \$200,000 in premiums in Chicago last year:

	1903.	1902.	1901.
Royal.....	\$269,262	\$234,518	\$239,857
Phenix.....	258,939	239,114	196,869
Ætna.....	257,939	238,913	203,360
L. & L. & G.....	253,082	240,314	219,475
Home.....	215,211	206,550	179,160

"Insurance Magazine."

DANGEROUS FIRE TESTS.—The Superintendent of the Bureau of Surveys, New York, has made the following statement:—"Referring to the sundry inquiries as to whether fire underwriters would object to unusual fire tests being made of asbestos or other curtains while same are in position at theatres, would say that they most certainly would, for if the curtain proved to be other than fire-proof the making of such tests by application of gasoline or other torches, or by bonfires beneath or near them, might cause the destruction of the entire premises, and the application of such tests, with the liability to produce fire, would render the insurance policies null and

void, apart from any question of incendiarism or arson which would be involved.

"Tests should undoubtedly be made of the material of all theatre curtains and the manner in which they are hung, by or under the direction of the city authorities; but said tests should be made in such location and manner as not to endanger insurable property."

HOW NOT TO INSPECT.—In a paper on theatres, recently read before the Fire Insurance Society of Philadelphia, Mr. Houston Dunn, told of a municipal inspection of one of our theatres which he had the privilege of witnessing about this time last year, he said:

"While I was examining this théâtre, the man in charge stated that the city authorities would shortly be around. I asked him how he knew of the fact. This question seemed to amuse him. He said they always came once a year, arrived in a carriage, took a casual look around and pronounced the property in excellent condition. Besides, he had just received a telephone message saying that their arrival might be expected hourly. I decided to wait for them. True to my friend's words, they arrived in a carriage, took a casual survey, glanced into the fire pails, tested their own strength with the long fire poles, and then cheerily bidding the man in charge good morning, departed."

HOW TO FAIL.—If you are a clerk in an insurance office, don't let any of the following reasons from "Success" be applicable to your case, if you do not get a "raise" at the end of 1904:

He watched the clock.
He was always grumbling.
He was always behindhand.
He didn't believe in himself.
His stock excuse was "I forgot."
He wasn't ready for the next step.
He did not put his heart in his work.
He learned nothing from his blunders.
He felt that he was above his position.
He chose his friends among his inferiors.
He was content to be a second-rate man.
He ruined his ability by half doing things.
He never dared to act on his own judgment.
He did not think it worth while to learn how.

TORONTO'S FIRE DEPARTMENT REPORT.—The Chief of the Fire Department, Toronto, reports that: "During the past year the department responded to 867 alarms, the largest number in its history, being 69 more than in 1902, and 115 more than in 1901. The false alarms were not so numerous, showing that the offering of a reward for the conviction of persons pulling boxes had a good effect. The heaviest fires during the year were the Toronto Opera House, the Steamer 'White Star,' the Consumers' Gas Company's coke shed, the John Inglis Company's offices and pattern shop, and the Island properties. The last mentioned fire entailed a loss of \$37,638, which should not be computed with the gross figures, as the Ferry Company furnished their own protection and were insured on that understanding.

The total loss and insurance figures are as follows:

The losses on buildings were.....	\$ 86,004 86
Insurance on buildings.....	713,950 96
Loss on contents.....	187,791 84
Insurance on contents.....	1,397,774 00
Total loss on buildings and contents.....	273,696 70
Total insurance on buildings and contents.....	2,111,724 96
Amount of insurance paid.....	219,058 70
Loss on building with no insurance.....	1,931 00
Loss on contents, with no insurance.....	18,256 00
Total loss over insurance paid.....	54,638 00