

"congested" district in this city, and with some exceptions outside it, there has never been wanting some member of the Toronto Board, anxious to pull down this extra, or to reduce in some way the "tariff rate." The ruins of the third large fire were hardly cool before a member uprose asking for some concession, some abatement in rates, not, I think, in the interest of his company, but rather of the insured. Then a month or two later, some one made a motion to have the extra 25c rate rescinded as regards a certain class of risks, outside certain limits. This was carried. To-day there is a large number in favor of a reduction of the extra rate. This may or may not carry, but to an outsider it would appear that the companies hardly know their own minds. The object, as given out at the time, in putting on the 25c extra was to compel the city to get certain fire appliances, and, most important, to provide larger water mains. This last has not been done, and no move made towards having it done. We have indeed secured a water tower, additional hose, and so on, but at this date there are actually only two steam fire engines owned by the city, for a dispute has arisen regarding the Merryweather engine, and it is not certain the city will retain it. In view of the strong efforts made by local agents here for a reduction of rates, the question suggests itself, whom or what are they really representing?—their principals, the companies, the insuring public, or their own pockets? Certainly the city should be treated fairly, and it is, for rates, even as they are, are not unreasonable comparing them with those prevailing in other cities of like size and fire protection. The fact remains therefore that a satisfactory fire protection has not been supplied so far, and until it is, the object of the extra has not been attained, and it should not therefore be taken off or reduced. Lastly, this wavering policy, unsteady gait, is taken as a weakness in certain quarters, and by no means adds to the dignity and weight, I will not say of the Toronto Board, but of the confederated fire insurance companies, known as the *Canadian Fire Underwriters' Association*.

Yours,

ARIEL.

TORONTO, 13th November, 1895.

Notes and Items.

The Patriotic Assurance Company, of Ireland, is withdrawing from this continent.

The Winnipeg incendiary, Farr, who tried to destroy his wife and family along with his house by fire, has been found guilty.

The trial of the alleged fire-bugs who operated in the Boyd warehouse is proceeding. The evidence by one of the prisoners is appalling.

Toronto Underwriters have been in session this week, to consider a proposed reduction of rates. The question is referred to the head offices.

A valuable residence in Detroit was destroyed by fire on 12th inst., caused by the crossing of an electric light wire with that of the house telephone.

The Bank of Montreal will probably open a branch at Rossland, B.C., in the near future, the mining operations in that locality being very active.

The Commercial Union Insurance Company, which has done a fire business since 1891 in Argentina, is about to enter upon transport insurance there.

In the Hyams' alleged murder case, being again heard in Toronto, the evidence as to the prisoners' insurance plans was ruled out, but it was shown that they had tried to get \$200,000 on the life of the wife of one of them, which would cost \$6000 or \$7000 a year, while they were practically insolvents.

It is reported that a provisional agreement has been entered into between the British Empire Mutual and the Positive Assurance Co., whereby the former will re-insure the latter.

The insurance of dogs, or rather their owners against the loss of their pet animals by accident, stealing, or death, is to be carried on by the Kennel Assurance Association, England. What next?

The losses from use of gasoline for heating tailors' irons have been very numerous of late in the States. The epidemic has not broken out here, but is well worth providing against by a cautionary circular to clothing establishments.

Ingenious but ——. — A Company, which has been very pronounced in its protests against rebating, is practising it, and covering its tracks by making each applicant a temporary agent of the company, and the rebate is allowed in the disguise of commission!

The Merryweather fire engine supplied the city of Toronto is to be examined, and tests made by an expert mechanic sent out from England by the makers, who are not satisfied with the tests made by the Toronto fire brigade. The fire and light committee have rejected the engine.

"Our Monthly," published by the Manufacturers Life Insurance Company, Toronto, offers \$20.00 for the best argument for life insurance in the form of a story not exceeding fifteen hundred words. Particulars from Editor "Our Monthly," 63 Yonge Street, Toronto.

A new risk.—During the trial run of a tram car fitted with a new oil motor at Glasgow, recently, the oil tank was set on fire, and the car was burnt in the centre of the street. Forty passengers, mostly town councillors, left the car in safety, and the flames were extinguished by the fire brigade.—*Ex.*

The Colonial Explorations Company, Limited, has been registered in England with a capital of £50,000. This new Company will combine insurance business, relating principally to mines, with financial in the line of seeking for and securing openings for the employment of capital. A somewhat peculiar mixture.

The National Industrial Fire Insurance Co. has been formed on the co-operative system, to grant insurance to the members against loss and damage by fire to their goods and chattels. It is a working man's company, and betrays in its prospectus not the hand of a master of insurance principles, but the work of one who is handling tools he knows little about.

The total of the world's life insurance has been calculated by Mr. D. N. Holway, of Boston, and discussed in a small pamphlet by him. In 1861 the total was \$1,195,000,000, of which \$850,000,000 was British, and \$177,000,000 American. At present he estimates British life assurance to cover \$3,620,000,000, and American to amount to \$5,605,000,000, with about \$3,400,000,000 for all other countries.

The fire bugs who have been so active in New York and other cities in the States are said by the *Jewish Messenger* to be "recent importations." The *Monitor* speaks of them as "Russian Jews," who have probably left Europe "for cause," which is, for safety from prosecution, a class whose landing should be prohibited. As they come in the hope of rising in the world, their ambition should be gratified—at the end of a tight rope.