

FIRE LOSSES IN CANADA, JANUARY, 1893.

DATE.	LOCATION.	KIND OF RISK.	TOTAL LOSS.	INSURANCE LOSS.
Jan. 1	Kingston	Hotel	\$ 2,000	\$ 1,100
2	Goderich	Do	6,000	3,500
3	Elora	Stores	8,000	6,500
4	N. D. de Grace	Dwellings	10,000	6,000
5	Bowmanville	Saloon	3,000	3,000
6	Quebec	Store	2,000	1,400
7	Oxford Twp	Farm Barn	3,000	1,600
8	Montreal	Fur Store	2,500	2,500
9	Montreal	Foundry	2,000	1,000
10	St. Catherine, N.B.	Wood Working Fac	5,000	4,000
11	Elkhorn N. W.T.	Farm Dwelling	2,000	1,100
12	Owen Sound	Dwelling	5,000	4,000
13	St. Thomas	Bakery	1,500	1,500
14	Shelburne	Saw Mill	8,000	3,500
15	Belleville	Dwelling	2,500	2,500
16	Rock Island	Farm Barns	1,200	1,000
17	Miami, Man.	Stores	5,000	2,000
18	Harlem	Store	2,500	1,500
19	Strathroy	Do	5,000	3,500
20	Tilsonburg	Hotel	10,000	6,500
21	Collins	Railway Property	6,000	4,000
22	Black Lake	Stores and Dwgs.	10,000	7,500
23	Peterboro	Store	6,500	6,500
24	Toronto	School	1,100	1,100
25	Rodney	Hotel	4,000	1,800
26	Belleville	Stores	3,000	5,000
27	London	Boot and Shoe Fac.	15,000	11,000
28	St. Hyacinthe	Steamer	3,500	2,000
29	Montreal	Fur Store	6,000	5,000
30	Montreal	Spice Mills	1,000	1,000
31	Windsor	Lumber Barge	8,000	8,000
32	Montreal	Store	1,500	1,500
33	Dutton	Stores	7,500	7,000
34	Hamilton	G. T. R. Shops	10,000	10,000
35	Portage la Prairie	Stores	2,000	2,000
36	Essex	School	7,500	5,000
37	Brantford	Dwelling	2,000	Nil.
38	St. Telephore	Do	3,000	2,000
39	Lethbridge	Stables	4,000	3,000
40	Norwich	Stores	10,000	7,000
41	Quebec	Dwelling	2,000	2,000
42	Caledonia	Stores	28,000	20,000
43	Montreal	Extract Factory	11,000	11,000
44	Norland	Flour Mill	5,000	1,000
45	Manitowaning	Stores	10,000	4,000
46	Toronto	Store	1,200	1,200
47	St. Raymond	Railway Shops	2,000	1,300
48	Wallaceburg	Canning Factory	15,000	9,000
49	Oshawa	Stores	2,500	2,500
50	St. John, P.Q.	Barn	1,500	1,500
51	Quebec	Bottling Cellar	2,000	1,700
52	Ottawa	Stores	2,300	2,300
53	Blenheim	Farm Property	2,500	1,500
54	Walkerton	Evaporator	2,000	1,100
55	Calgary	Stores	1,800	1,800
56	Oil City	Do	8,000	6,000
57	Moncton, N.B.	Hotel	12,000	8,500
58	Campbellsford	Woolen Mill	18,000	13,200
59	Winnipeg	Hotel and Stores	4,000	4,000
60	Winnipeg	Stores	15,000	10,600
61	Ottawa	Collegiate Institute	30,000	26,000
62	Quebec	Stores	5,000	5,000
63	Portage la Prairie	Do	20,000	17,200
64	Port Perry	Do	2,400	2,400
			\$302,000	\$301,900

Comparative Intelligence.—Colonel Yerger and Mose Schaumburg were talking about comparative intelligence of animals. "I dinks dot a horse vas the most intelligent animal," remarked Schaumburg. Colonel Yerger—"No, sir; the horse is not. The rat is the shrewdest and smartest little animal I know of. A rat never sets fire to a store by nibbling at matches until everything is insured for more than its value. A rat that is in that line of business is sharper than a fire insurance agent with a sixty ounce brain and thirty years' experience." As Mose had just suffered (?) from a fire, he thinks there was "some reference to allusions" in Colonel Yerger's remark.—*Texas Siftings.*

ANNUAL MEETING OF THE TORONTO BOARD.

The Annual Meeting of the Toronto Board of Fire Underwriters was held in their rooms, Board of Trade Building, Toronto, on the 31st ult. In addition to the local representatives of companies there were present: Messrs. G. F. C. Smith for L. and L. and G.; Wm. Tatley and Geo. Simpson for the Royal; Gerald E. Hart for the Phoenix of Hartford; H. J. Mudge for the Queen; J. Kennedy for Fire Insurance Association; E. A. Lilly for London Assurance; E. P. Heaton for Guardian; D. C. Edwards for the Eastern; Randall Davidson for the North British; Harold Hampson for the North America; and G. E. Moberly for the Northern.

Before proceeding to discuss the agenda, a genuine surprise was afforded by the introduction of a motion to do away with the Toronto Board altogether, and bring the city under the general tariff and control of the C. F. U. A. Naturally, this motion was warmly debated, and at the afternoon session was voted down—26 to 7. Local representatives evidently felt very keenly the attempt to dissolve the board, the more so seeing that it is the oldest tariff board in Canada.

A proposal to introduce the stamping system, also known as the "compact system," whereby all receipts and policies issued in Toronto by the companies must first be stamped by a special officer of the board as correct in all points, especially as regards tariff rate, was discussed again. Last October the motion to adopt this was carried by a majority of 23 to 1, but it was decided to leave over the final decision until present meeting. However, the steady refusal of the still dissenting one company was sufficient to induce the meeting to shelve the whole matter. A motion to dispense with licensed and special agents and canvassers altogether in Toronto, or raise the present licence fee to \$50, with the object of retaining only *bona fide* specials, was also given a twelve months' hoist, chiefly, if not wholly, because of the refusal of the same company to consent to the will of the majority.

The Co-insurance Clause was another item for consideration. It was resolved that this innovation was on its trial now in the United States, and that sufficient time had not elapsed to enable a satisfactory estimate to be made of the results of the experiment. Final consideration was therefore postponed until next annual meeting.

In view of the late unsatisfactory state of the water supply in Toronto, the report of the Committee on Fire Appliances was listened to with much interest. We should like to insert the report at length, but must confine ourselves to a brief synopsis. It was stated that the Toronto fire brigade consists of 120 men, all in prime condition, well drilled, and supplied with horses trained in the service. Hose and hook and ladder departments are in a high state of efficiency. There are 2 first class chemical engines, a fire alarm, most modern system and kept in perfect order. Recommendation was made that the city provide a new first class steam fire engine, with necessary equipment, and two salvage wagons. As regards the water works and pressure