

summer was unusually hot and dry, especially in Western Ontario,\* and much damage was inflicted by bush fires and lightning, affecting severely the agricultural companies. But in addition to these exceptional causes, the number and extent of sporadic fires was great, and fell very much on what were considered as risks of the first order. It is to be hoped that such a year may not occur again for a long time.

Queen .....	36,885 68
Royal.....	36,228 79
Lancashire .....	31,793 00
Imperial .....	29,148 84
Sovereign.....	26,631 81
Northern .....	20,865 00
Dominton .....	17,890 00
Guardian .....	17,000 00
Citizens' .....	14,923 69
Commercial Union .....	13,227 98
Western .....	13,074 00
British America.....	11,875 50
Phoenix, of London.....	8,000 00
London Assurance.....	5,212 55
Canada Fire.....	3,936 11
Etna.....	3,259 00
Hartford .....	2,220 00
	<u>\$800,730 48</u>

\* The total average rainfall over Ontario, during the months of July, August and September, only amounted to 5.33 inches, being no less than 3.13 inches deficient from the usual fall for these months; and in the S. and S.W. districts this deficiency was no less than 4.14 inches. The mean temperature during this period kept far above the average, and the maximum and mean maximum temperatures were very high. This was particularly the case in September, the mean temperature being from 8 to 11 degrees in excess, and the maximum temperature ranging from 91° to 100° in different places.

The following table is furnished to me by C. Carpmael, M.A., Superintendent of the Meteorological Service in Canada:—

	Mean Temperature.			Excess above Average.		
	July.	August.	Sept.	July.	August.	Sept.
Goderich.....	69.45	69.90	67.86	0.78	2.17	7.86
Gravenhurst.....	69.52	67.31	64.16	2.36	2.01	8.45
Stratford.....	69.71	69.18	66.89	3.24	4.68	10.96
Woodstock .....	70.00	69.93	65.99	1.41	2.43	7.50
Hamilton .....	73.26	72.01	71.12	0.59	1.71	9.94
Toronto .....	70.66	69.89	67.83	3.02	3.47	9.58

  

	Mean Maximum Temperature.			Highest Temperature.		
	July.	August.	Sept.	July.	August.	Sept.
Goderich .....	77.82	77.69	76.21	91.2	96.0	91.0
Gravenhurst .....	80.57	80.13	75.60	95.0	95.0	94.0
Stratford .....	81.78	83.57	79.08	94.8	96.7	98.5
Woodstock .....	81.40	84.20	80.34	93.6	97.4	99.4
Hamilton.....	84.14	83.90	81.73	92.8	98.8	100.4
Toronto .....	80.29	79.71	76.93	92.1	91.0	92.7

The number of thunderstorms recorded during this period does not appear to be unusually large, but doubtless the dryness induced by the want of rain and by the high temperature would render them peculiarly destructive.