

given of the Knoxville fire and explosion. "Concrete Steel Floors," "Tricks of Hose Makers," "Frozen Hydrants," "Tests of Materials and Apparatus," with a large number of minor articles make the February number of "Insurance Engineering" most interesting and valuable.

STOVEL'S POCKET MAP OF MANITOBA.—This is one of a series of "Vest Pocket" maps issued by Stovel & Co., Winnipeg, which city is acquiring quite a reputation for excellent lithography and illustrative work. This map is exceptionally well executed. It shows the location of 670 towns, railway stations and settlements. An alphabetical index is attached by which the position of any place can be quickly found. The map is a remarkable exhibit of Northwest growth as not a score of the 670 places indicated existed 30 years ago.

WISCONSIN INSURANCE COMMISSIONER'S REPORT on the Northwestern Mutual Life Insurance Co., from which extracts are given in this issue.

STATE OF MAINE.—The preliminary report of the Insurance Commissioner for 1904.

STATE OF NEW HAMPSHIRE.—The preliminary report of the Insurance Commissioner for 1904.

TRIAL PLOTS OF GRAIN, FIELD ROOTS, ETC.—This pamphlet gives the results obtained in 1904, from trial plots of grain, fodder, corn, field roots and potatoes at the Central Experimental Farm, Ottawa. The results throw light upon the relative productiveness of the different crops, and their earliness in ripening. Mr. William Saunders, LL.D., is director of the Experimental Farm, and Mr. Chas. E. Saunders, Ph.D., is experimentalist, who are joint authors of above report.

PERSONALS.

MR. GEORGE LYMAN for past ten years Superintendent for the Province of Quebec of the Norwich Union Assurance Society, has resigned his position to take a special agency of the Society for Montreal.

Mr. Lyman has the advantage of twenty years' experience in the business of fire insurance which, together with his popularity and connections, should assist materially in making his new undertaking a success.

Notes and Items.

At Home and Abroad.

MONTREAL CLEARING HOUSE.—Total for week ending March 16 1,905—Clearings, \$25,789,565; corresponding week 1904, \$15,967,514; 1903, \$23,109,831.

OTTAWA CLEARING HOUSE.—Total for week ending March 9, 1905—Clearings, \$2,003,795; corresponding week last year, \$1,819,654.

PROGRESS IN AGRICULTURE.—Dr. William Saunders gave some very valuable evidence before the Parliamentary Committee on Agriculture and Colonization, relative to the conditions of agriculture in Canada, which evidence is published in full. Even to those who are not directly engaged in farming, but take an interest in the country, the evidence of Dr. Saunders is highly interesting and instructive.

MORALLY AN INCENDIARY.—Moral responsibility for numerous fires rests upon those who neglect such precautions against fire as they well know to be required to ensure safety. To avoid expense, or a short spell of disagreeable work, many a man goes on day after day ignoring the existence of what he well knows to be danger. A case in point is that of a merchant of high reputation whose premises a fire broke out, beginning by night in his cellar, that destroyed his stock and building, and which, it seemed, could be from no cause except incendiarism. He admitted being in the place late on the night of the fire, as to which he could give no explanation. The property being well insured, caused the suspicion that he had burned it to defraud the insurance companies. The circumstances that seemed to show his guilt were widely published. At the end of two days, the debris in the cellar had cooled so that one of my assistants, reports Mr. Davis, Ohio Fire Marshal, was able to investigate it. He found that the opening at the base of the chimney was boarded up and a hole had been burned through one of the planks. After removal, the planks showed a charred spot the size of the opening on their inner surface. It was then clear that the burning of soot at the bottom of the chute had burned through a plank and ignited rubbish in the cellar in which empty boxes were stored. This saved the merchant loss of reputation, liberty, and the fortune represented by his insurance policies.

HAZARDS FROM FLUES.—It is no news that numerous fires arise from defective flues. Any observer of buildings in course of erection, who has his eyes and brains in good working order, often sees flues being constructed, that are almost certain to create a fire some day. Many of the fires in country houses originate in the flue. The mansion recently burnt in England, inflicting a loss of \$500,000, was the victim of a defective flue. The matter is thus discussed by the Fire Marshal, of Ohio:

"The settling of its foundation or the disintegration of poor mortar or soft brick may produce a crack in a chimney through which sparks can pass to the dry wood-work surrounding it. The use of the chimney for the support of joists or beams is a not infrequent cause of fire. A very large number of fires originate from sparks or burning soot passing out through an imperfect connection between the pipe and chimney or between misfit joints or an open seam in the pipe.

The common practice of starting a brick chimney from joists is bad, because of the liability of the chimney to crack from the springing of the timbers. The running of a pipe perpendicularly into one of these chimneys adds to one's insurance premium. A stovepipe should not pass through an area which is not open to observation, as through a lath and plaster partition, or through an attic or unused room, because openings in it may occur from rust or the parting of a seam or joint. And, too, in such a situation the pipe becomes covered with a fluff of dust which is liable to ignite; neither should a pipe pass through roof, window, or siding—even of a summer kitchen. Although the pipe be properly isolated from the surrounding wood, by a double sleeve and six inches of zinc, it is still a source of danger, because sparks from it may ignite the fluff on the shingles covering the house, or rubbish or birds' nests at the eaves or cornices. Several fires have come from papering over an unplugged stovepipe hole.

The flue in a chimney should be as much as 8 x 12 inches for a stovepipe, or have one-tenth the area of the fire-