-A new Building Society has been organized in Toronto, to be called "The Farmers' and Mechanics' Loan and Savings Company." meeting to organize was held on Thursday of last week, when a Board of Directors was elected as follows: Messrs. James Crowther, Peleg Howland, John Cawthra, James Holden, John Bell, John Smith, and John McBean. The Board afterwards met and elected Mr. John Cawthra, President, and Mr. John Bell, Vice-President, and appointed William Mulock, solicitor. It is at least doubtful whether there is a legitimate field for a new society of this class in Toronto; it is certainly not a necessity.

-THE Toronto, Grey and Bruce Railway will be formally opened on the 2nd November.

## Insurance.

## INSURANCE MATTERS IN MONTREAL.

From our own Correspondent.

MONTREAL, 17th Oct., 1871.

Oct. 6.—At a little before midnight, this day, a fire was discovered in the engine and boiler house of the extensive Tannery of Mr. H. Miner, situate on the line of the Stanstead, Shefford and Chambly Railway, on the bank of the River Yamaska, in the village of Granby, county of Shefford, about 56 miles from Montreal and 29 from St. John's, Quebec, They have no provisions against fire in this place, but the inhabitants turned out en masse, each provided with his pail, and by earnest and well directed effort confined the fire to where it originated; the tannery itself remaining intact, and the operations unchecked, except as regards the power derived from the engine, which is placed h. s de combat. The only insurance—and that a hypothecary one on their large establishment is for \$4,000 with the B. America, which does not cover the portion affected by the fire.

Ict. 9, 6h. 15m., A. M.—An alarm from Box 37, on account of an incipient fire in an unused wooden saw and planing mill in Nazareth Street, ccused, without doubt, by vagrants herding Promptly extinguished. Damage in-

significant. 6h. 15m., P.M .- Some wooden sheds in Amherst Street were announced to be on fire from an alarm from Box 73. Reels quickly on spot, and fire suppressed with trifling damage.

10h. 50m., P. M.—Another alarm from Box 47, on account of a fire at Labelle's lumber yard, St. Joseph Street, the same as reported on the 19th of September. It would appear that this place is foredoomed to destruction. After the abandonment of the risk by the "Citizen," after the second fire, the "Western" accepted one to the extent of \$2,000, but shortly after saw fit to relinquish it. No imputation is understood to rest upon the proprietor, but he appears to be the object of some private vindictiveness.
The matter is still under the investigation of the Commissioners.

Oct. 14.—At about one this morning a fire was discovered in one of the extensive lumber yards of Messrs. Jordan and Bernard, situate in Water Street, between Brock and Barclay Streets. The Brigade was quickly on the spot, and after severe exertions succeeded in suppressing the lames. The fire was unquestionably raised by an incendiary, for whose discovery Messrs. Jordan & Benard offer a reward of \$500. Insured vith the "London Assurance" for \$6,000; loss \$1,600.

Mr. Edward Coote who was convicted of Arson at the late session of the Court of Queen's linsured in the Western for \$500. On the same insurance. The cause was sparks from a Bench, but against the legality of whose convictions and the late session of the Court of Queen's linsured in the Western for \$500. On the same chimney.

tion certain exceptions were raised by his counsel, Mr. B. Devlin, was to-day admitted to bail by Mr. Justice Badgley, himself in the sum of \$2,000 and two sureties in \$1,000 each, pending the decision of the full court on the point raised by his counsel.

Oct. 15, Sunday.-During a gale which prevailed here nearly all day, three alarms of fire were given, which, on account of the high wind, occasioned considerable apprehension, they proved, however, all to proceed from foul chimneys, and were extinguished without damage.

A suspicious character was taken into custody this evening lurking about the premises of Mrs. Greaves, Dubord Street, where he had collected a quantity of dry leaves and litter under the verandah. Failing to give a satisfactory account of himself he is held over for examination as to his whereabouts on Friday night when the fire occurred in Messrs. Jordan & Benard's lumber yard.

A change has lately taken place in the Agency of the "Canada Life" here, Mr. Donald Murray, the late Agent for the Province of Quebec, having retired from that position, which has been conferred upon Mr. Pownall, hereto-fore one of Mr. Murray's staff. It is understood that Mr. Murray's administration of the Agency while in his hands was successful, as by his exertions the business of the Company was very largely increased, and that not a claim has yet accrued therefrom.

FIRE RECORD,-Belmont, October 19 .- The flour mills of Robert Nickles & Bro. were destroyed; loss \$2,000, no insurance.
Thorold, Oct. 16.—Two barns were consumed,

one belonging to Jno. McNamara, and the other

to Jno. Conlon; small insurance. Chatham, Oct. 19.—This morning Mr. Alder's saw mill was entirely destroyed by fire. Loss \$4,000. No insurance.

Perth, Oct. 19.—The flour and oatmeal mills belonging to A. Code, M. P. P. at Ferguson's Fall's, were burned to the ground on Wednesday night last. The fire was unquestionably the work of an incendiary. The loss is not

Tilsonburg, Oct. 19 .- Peter Dow's barn and contents, including a fine span of horses, in South Norwich, on the 16th inst., supposed to Canada Farmers' Mutual, for \$400.

Turnberry Township, Oct.—The barn of James Bentley, and its contents, were destroyed

by fire. Insured for \$400.
Grandby, E. T., Oct.—The engine house of

S. H. C. Miner's tannery was consumed. Loss stated at \$1,000; covered by insurance.

Komaka, Ont., October 16.—A fire occurred here, which destroyed six buildings, Barker's Hotel, the stables attached, two stores near by, and two dwelling houses.

Esquesing Township, Halton Co., Oct.-A church with the house of Rev. Mr. Gillespie adjoining. Loss about \$3,000; small insurance. St. John, Oct.—Zion church was consumed.

Loss heavy, insured in the Royal for \$5.000
Picton, Oct, 17.—The steamer Greenway, caught fire, and was towed from the dock into the middle of the harbour and burned to the water's edge. Loss about \$4,000: insured in the Provincial for \$1,500. The steamer was owned by John Greenway. The schooner Advance is ashore on Nicholson's Island, loaded with 5,000 bushels of barley.

Galt, Oct. 17.-A fire occurred here this morning, burning a barn and its contents, and seven or eight valuable hogs belonging to Mr. Martin Andrich. Loss about \$1,000

Toronto, Oct. 13.-A fire broke out in the stables of George Morphy, near the corner of Charles and Jarvis streets. Loss stated at \$500;

Bickerstaff, on Queen street west was on fire. The chimney had taken fire which ignited the wood work; it was extinguished with trifling damage.

Sandwich, 6th Oct., losses: J. Deleeden, brick bakery and grocery and contents, loss \$3,000; insured \$1,100, Provincial; Charles Baby, frame

dwelling, unoccupted, loss \$500, no insurance.
Sandwich, 8th Oct., losses: P. Marintette, frame dwelling, loss \$2,000, insured in Hartford for \$1,000; T. Marineth, frame grocery, loss \$2,500, insured in Agricultural Mutual for \$1,000; A. Marineth, frame dwelling, loss \$1,500 insured in Provincial for \$100; Estate Parent, frame dwelling loss \$1,200: James Fraser, contents, loss \$500, Mrs. Elliott, frame house, loss \$2,000; George Jessup, contents \$800; Mrs. Elliott, brick tailors' shop, loss \$2,000; A. Levine, contents \$1,000; Joseph Winters, frame dwelling, loss \$500; Charles Baby, frame dwelling \$1,000; J. Salterie, \$500: Mrs. Cheesman, frame dwelling and contents, loss \$2,000; Mrs. Provinchu, dwelling and contents, loss \$500, no insurance; G. W. Mason, frame dwelling, loss \$1000 insured in Imperial for \$500 and Andes \$300; G. W. Mason, brick store loss \$2,500, insured in Imperial \$1,500, goods, loss \$1,000 insured in British America for \$2,000; Estate Gillett, two frame and one brick building, stores and dwellings and contents, loss \$6,500, insured in Hartford for \$2,-900; Ætna, \$900; Richard Thurston, brick dwelling, loss \$3,000; insured in Provincial for \$600; contents, E. Skae, \$950, Western; Mrs. Moran, frame dwelling damage \$50; B. Laframbosie, damage to frame dwelling \$100, both insured in Western.

Township of Grey, Oct. 9th.—Barn of Jabez Daniels, with the season's crops; insured for \$900. Varna, Ont., Oct. oth.—A dwelling house and outbuildings belonging to J. Turner were destroyed. The house was occupied by two families.

Port Hope, Oct. 11th.—Chant's button factory, with stock, was consumed; also, Barrett's woollen factory. Barrett's loss is stated at \$3,000. No insurance. Incendiarism is sus-

Forest, Oct. 9.—The barns of Jonathan Ireland were consumed. The barn and contents were insured for \$400; loss about \$600. Incendiarism is suspected.

London, Oct. 14.—Three separate attempts were made last night to set fire to the southeastern portion of the city, including the Grand Trunk, Great Western, and Port Stanley Freight Depots, oil refineries, and stave factories. A car load of oil, among a train of 17 cars, was set on fire; and another car on a siding, close to the Great Western car shops, and the Port Stanley freight depot was fired; and the Grand Trunk freight shed was also set fire to. In each case the fire was promptly discovered; and a force of special watchmen have been engaged to guard against similar attempts

Markham, Oct. 16.-A destructive fire broke out in the large carriage works of H. R. Wales, which were totally consumed. Mr. Cash's large pump factory and dwelling house adjoining, occupied by Mr. Cumming and wife, was also consumed. Mr. Wale's loss is about \$2,000; no insurance. Mr. Cash's loss is about \$1,000; insured for \$400.

Streetsville, Oct. 16 .- A large brick building, known as the Ontario Warehouse, formerly owned by J. C. Hyde, caught fire, and the whole block was soon enveloped in flames. The occupants, Thos. Grimshaw and Mrs. Cook, succeeded in saving most of their furniture. This building was one of the finest in Streetsville, and was owned by parties residing in England, and represented by Messrs. Smith & Wood, of Toronto; value about \$6,000. Insurance in the Hartford for \$2,500; no further