

MISCELLANEOUS HAZARDS.

Date, 1895.	Location.	Risk.	Total Loss.	Insurance Loss.
Jan.	Toronto Junction.	Mattress factory...	\$ 30,000	\$ 20,600
"	Merrickville	Harness "	5,500	3,500
"	Portage la Prairie.	Brewery	12,000	4,000
Feb.	Buckingham	Chemical works...	12,000	9,000
April	Toronto	Tobacco factory...	6,000	4,000
"	Grimsby	Basket "	3,500	2,700
"	Terrebonne	Boot and shoe fty.	16,000	16,000
"	Bowmanville	Printing office	8,000	5,400
"	Montreal	Tobacco factory...	400,000	Nil
May	do	Last factory	3,000	2,000
"	Toronto	Trunk "	21,600	21,600
"	Aylesford, N.S.	Agric'l Impl. fct'y	8,000	5,500
"	Wingham	Furniture factory...	40,000	13,600
"	Aylmer, Ont.	Organ "	8,000	3,500
"	Brighton	Cheese "	1,201	1,000
June	Hamilton	Pork packers	22,000	20,000
"	Skeena Riv., B.C.	Fish cannery	40,000	33,000
"	Fraser River	"	30,000	21,000
"	Strathroy	Soda water fact'y	1,000	1,000
"	Chatham	Agric'l Impl. fct'y	30,000	17,000
July	Napanee Mills.	Cement works	7,000	5,000
"	Montreal	Tinsmiths	6,000	6,000
"	Toronto Junc.	Fertilizer works...	4,500	4,000
Sep.	Hamilton	"	1,200	1,000
"	Halifax, N.S.	Sugar refinery	14,400	8,000
"	Granby	Creamery	1,500	1,500
"	Montreal	Wall paper factory	9,000	9,000
"	Quebec	Tannery	12,000	7,900
"	Vanessa	Cheese factory	2,300	1,800
Oct.	London	Furniture factory...	1,000	1,000
"	Twp. Elizabetht'n	Cheese "	2,000	1,100
"	Toronto	Ice house	5,000	3,000
Nov.	Midland	Box factory	4,000	3,200
Dec.	Cocaigne, N.B.	Cheese factory	3,500	2,500
"	St. Catharines	Car shops	12,000	10,000
"	Norwich	Vinegar works	30,000	10,000
"	Pottersburg	Pottery	15,000	7,000
			\$28,200	\$286,400

SAW MILLS.

Feb.	Farnham	Steam power	\$ 4,000	\$ 1,000
April	St. John, N.B.	do	50,000	28,900
"	Strathroy	do	5,000	1,900
May	Breslan	do	3,000	Nil
"	Elmwood	do	40,000	8,000
"	Lake Megantic	do	10,000	1,000
July	N. West'ater, B.C.	do	150,000	60,000
Aug.	Dobbington	do	2,500	2,000
"	Sawyersville	do	40,100	30,000
"	Montreal	do	25,000	15,000
"	Casselman	do	35,000	20,000
Sep.	Maddington Falls	Water power	4,000	Nil
"	St. Thomas	Steam power	5,800	Nil
"	Colpo Bay	do	3,000	2,800
Nov.	Ameliaaburg	do	4,000	2,000
"	St. Andrews	do	1,300	1,300
Dec.	Proton	do	2,500	1,000
"	Andover	do	5,000	4,000
			\$390,200	\$178,900

VESSELS.

Feb.	Wolfe Island	Schooner	\$ 3,600	\$ 2,200
Mch.	Kaslo, B.C.	Steamer	6,000	4,000
"	Kingston	do	5,000	3,000
May	Hamilton	Yacht	5,000	3,500
June	Arnprior	Steamer	15,000	15,000
July	Lewiston	do	100,000	60,000
Aug.	Hastings	do	3,500	Nil
"	Port William	Tug	3,000	Nil
Sep.	Grande Ligne	Steam yacht	7,000	Nil
"	Bobcaygeon	Steamer	13,000	9,000
Nov.	Morrisburg	Dredge	25,000	10,000
			\$186,100	\$106,700

WOOD-WORKING FACTORIES.

Jan	Lindsay	Wooden ware fty.	\$ 2,500	\$ 1,300
Feb.	Woodslee	Stave mill	7,000	3,000
Mch.	Port Rowan	Sash factory	3,500	2,200
April	Toronto	Planing mill	10,000	Nil
May	do	Woodenware	9,000	4,000
June	Montreal	Cooper's shop	3,500	2,700
July	Woodstock	Planing mill	6,500	4,000
"	Windsor	do	10,000	7,500
Sep.	Ottawa	do	15,000	9,100
"	Montreal	Sash factory	5,400	5,400
"	Lindsay	Shingle mill	5,200	4,500
Oct.	Clinton	Planing mill	4,000	2,000
"	Line Ridge	Cooper's shop	1,500	1,500
Dec.	Vancouver, B.C.	Shingle mills	30,000	16,000
			\$113,100	\$ 63,200

WOOLLEN AND COTTON MILLS.

May	Montreal	Woollen mill.	\$ 1,000	\$ 1,000
Aug.	Teeswater	do	1,100	1,100
Oct.	Otterville	do	4,000	Nil
			\$ 6,100	\$ 2,100

SUMMARY.

Miscellaneous hazards.....	\$ 828,200	\$286,400
Saw mills.....	390,200	178,900
Grain elevators and warehouses.....	98,500	88,600
Wood-working factories.....	113,100	63,200
Vessels.....	186,100	106,700
Flouring mills.....	86,500	40,100
Woollen and cotton mills.....	6,100	2,100
Foundries and machine shops.....	16,400	5,900
Paper and pulp mills.....	10,000	3,200
Churches.....	194,500	126,000
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	\$1,929,600	\$901,100

THE U. S. SENATE AND ITS SILVER BILL.

The U. S. Senate is usually regarded as the one redeeming feature in the political constitution of the States, the members being, as a rule, men of great ability and experience. A vote recently given by that body on a silver issue renders this theory no longer tenable. The Senate voted by 42 to 35 to authorize the free coinage of silver at the American Mint. By the Bill they approved, any person taking 412½ grains of silver to the Mint could have it turned into a legal dollar. The dollars thus manufactured, though legal tenders for their denominational value, would be intrinsically worth only about 60 to 62 cents in gold. That is, the silver so coined and stamped "one dollar" would not exchange outside the States for more than about 62 cents, so that to get \$3 in gold, 5 silver dollars would have to be paid, or, to reverse the exchange for \$3 in gold, 5 silver dollars could be got in the outside market, if the transaction were on the basis of intrinsic values. Thus the Senate decided to give any person the privilege of taking silver to the Mint, and having it coined, to pass for a sum largely in excess of its real value. According to the existing law of the States the dollar pieces are legal tenders for any amount. So those who chose to work such a scheme could buy a few thousand dollars worth of bullion silver, take it to be coined, receive it back enhanced in exchangeable value by 30 per cent., and pass off dollars which had cost them, say, 65 cents each, for the full amount of \$1.

These coins on presentation at the Treasury could be exchanged for gold, and doubtless would be on a large