

## Insurance.

## INSURANCE MATTERS IN MONTREAL.

From our own Correspondent.

MONTREAL, 1st Aug., 1871.

July 15.—The propeller "Magnet," laden with peas and flour, sank in the Lachine canal to-day, entailing heavy loss on underwriters. The insurance on hull and cargo are as follows:

B. America on hull .....	\$6,467
do. peas .....	6,620
	\$13,087
Western on hull .....	\$1,600
do. flour .....	2,000
	\$3,600
Montreal on hull .....	800
Provincial on hull .....	800
	\$18,287

on which the loss is probably 60 per cent.

July 16.—Notwithstanding that one of our celebrities in the incendiary line is, as I trust, in safe keeping in Toronto, his mantle appears to have fallen upon some kindred villain still amongst us. This morning, at least two out of three incipient fires, which were opportunely discovered and promptly extinguished, bore too evident traces of design to admit of any doubt as to their origin. In one case the back shop of Mr. James Kimber, painter, 71 Bleury street, was attempted to be fired by igniting a quantity of rags, straw, and other combustibles, but Mr. Kimber fortunately noticed the smoke in time, and gave an alarm, which being at once responded to by the hose-reels from No. 5 station, the fire was suppressed before any material damage was done.

At an earlier hour on the same morning, fire was set to a pile of boards in front of a house in course of erection on Lagachetiere street, by a Mr. Laberge; this, like the former, was subdued before it had time to make headway.

At about seven the same morning, the roof of a house adjacent to the Free Church, in Cote street, was perceived to be on fire, doubtless from sparks from a foul chimney, and was easily extinguished by a few pails full of water.

July 17.—Early this morning a fire occurred in a house adjacent to the Upton station, about 48 miles from Montreal, on the south eastern section of the Grand Trunk Railway, by which two houses and an out-building belonging to Mr. George Rainville were destroyed. No means of dealing with a fire were on hand, and so it burned itself out. Loss about \$1,100; insured for \$700 with B. America.

July 18.—The steamer "Kingston," belonging to the Royal Mail Line, in passing through the rapids above the Beauharnois canal this afternoon, struck on a rock, which stove a hole in her hull; finding she was making water rapidly, the captain ran her into one of the locks of the canal, where the water being let off, the cargo sustained but small injury. The Bay of Quinte steamer, "St. Helen," passing downwards in the evening, took the passengers of the "Kingston," with their baggage, on board, and brought them on safely to Montreal, where they were landed about three the next morning, considerably scared, but not hurt by the adventure. The "Kingston" sustained but slight damage, as she steamed down to Montreal the following morning.

July 19.—A new steam fire engine, ordered by the fire committee of the City Council—for use in the more elevated sections of the city, where the pressure from the reservoir is but trifling—from the firm of Shand & Mason, of London, was landed from the steamship "Thames" this day. This machine, which is about half as large again as one of our hand engines, appears to be a well built piece of mechanism, and cost about £450 sterling. Concerning it, more will be said in another

place. Meantime Mr. Alfred Perry, who is an enthusiast in every thing relating to the fire department, and whose opinion in such matters is entitled in general to considerable attention, has denounced the engine in the papers in the most unqualified terms. It is the principle itself, and not this particular machine, to which Mr. Perry takes exception. He insists that without pressure from the reservoir the engine is useless, and that therefore the idea of its efficiency in the higher levels of the city, where the pressure is confessedly feeble, falls to the ground; while on the other hand, since larger mains have lately been laid in streets about the factories, on the banks of the river and canal, its presence there will be perfectly needless, and that therefore the whole affair is a mere uncalled for squandering of the public money. The writer, however, found that the machine depends in no degree whatever upon the outside pressure, but that it needs but the water to be within its reach to project it by its own mechanical power to whatever height or range may be within its scope. However, a proper trial will test the question.

July 22.—At about three this morning an alarm sounded from box No. 72, on account of a parcel of clothes which had taken fire in the garret of the Eastern Police Station, Panet street, which was extinguished with a few dashes of water. No insurance.

About the same time one of the government police on the wharf, or else a private watchman—the merit is disputed—discovered smoke issuing from the shed at which the steamer "Thames," of London, is discharging her cargo. Upon examination it was found that a quantity of junk and litter in a corner was smouldering. Alarm was given from box No. 2, and the reels were at once on the spot and in connection, a light stream from one of them quickly extinguishing the fire, which, but for its timely discovery and suppression, would in all probability have committed enormous damage on the contents of the shed, chiefly teas, on which there was insurance. Cause of fire—doubtless, smoking.

July 26.—The reels from the Central station were called out at 5 this afternoon on account of a reported boiler explosion at C. Martin's blue manufactory, Victoria Square. It proved to be the explosion of a jar of alcohol with which the proprietor was experimenting in the vicinity of an open boiler furnace; a slight application of water sufficed to extinguish the flames, with but trifling damage to the building or stock. Mr. Martin escaped with a rather severe scorching.

July 30.—At about three this (Sunday) morning a call was made upon our fire brigade to assist in suppressing a fire which had broken out in a stable on St. Dominique street, near the market, in the village of St. Jean Baptiste. The brigade did their best, but as the nearest hydrant was some quarter of a mile distant, it may well be conceived that was not much—the effect was but a feeble spurt; a hand engine was then sent for from the German street station, which was found of great service; the engine, also, of the village corporation, rendered what little aid it could, and by the combined efforts of all these appliances, the fire, after having its own way for some three hours or more, was finally subdued, after destroying about fourteen dwellings and two stables, on which there was but little insurance—what little there was is believed to be shared chiefly by the "Royal" and the "North British," which enjoy the largest share of the village patronage. Whenever a fire takes place in these growing, outlying municipalities, which surround this city, it usually makes sad havoc—for their own resources for encountering such a calamity are all but nothing, and the aid that can be afforded by their city neighbors is, for the same reason, scarcely more. They have

been invited to allow themselves to be embraced within the city boundary, and to this complexion it must come at last; but with Little Pedlington arrogance and self-importance, they affect to believe that the city will derive the lion's share of the advantage. There is no doubt, that owing to the stringency of the city by-laws respecting buildings, they afford to the humble industries which find their employment within the city, means of acquiring little houses, of a class which are no longer allowed there, with immunity from its fiscal burthens; but it is questionable in the event of a misfortune such as has just occurred, if these privileges are not too dearly purchased. Moreover, owing to their readiness of access, they afford shelter to criminals and rascals of both sexes from the city, who are there exempt from the troublesome attentions of the police, but are sufficiently near to make their baleful presence sensibly felt. The time is at hand when the absorption of these municipalities will be a necessity to the city, and the sooner it arrives the better for themselves.

July 31.—At 4 p.m. this day we were favored with an exhibition of the capability and power of the new steam fire engine, within the garden of the Place d'Armes. The engine is easily drawn by a pair of good horses, and has nothing ungainly or outre in its appearance. The suction pipe, of five inches in diameter, was inserted into the open basin of the fountain in the square, which was kept well filled from a neighboring hydrant, and was, of course, independent of any pressure from the reservoir.

Your correspondent was not armed with a stop-watch, nor with any previously obtained data, and as he does not wish "to put too fine a point" upon the matter, he abjures fractions, and gives the time of the steam attaining certain pressures, after kindling the fire, in even minutes:—

In 4 minutes, 5 lbs. pressure was attained.	
" 5 " 20 " " "	
" 6 " 60 " " "	
" 7 " 100 " " "	

at which point the pump was started, and after various displays, demonstrated its thorough capacity, at the last moderate pressure, of throwing a vertical stream through an inch and a quarter nozzle, 120 feet, and throwing a horizontal one 170 feet. As an aid to our present establishment, for use in the higher levels of the city, or in any position where water can be obtained, its value is undoubted; and this trial fully justified the fire committee in adding so valuable a machine to their establishment.

**FIRE RECORD.**—Dresden July 26.—A barn belonging to Mr. Henry Sharpe, was struck with lightning and burned down. It was full of wheat and hay. Loss about \$1,000; barn insured for \$200.

Maccon N. S. July 25.—Two dwelling houses, a store barn, and outhouses belonging to Col. Bennet, proprietor of the Chignecto Coal Mines, were destroyed by fire. Goods in the store were mostly saved, partially insured. Loss about \$4,000. Cause of the fire unknown.

Belmont Township, July 28.—The dwelling of John Bannon, was destroyed by fire, nearly all the contents were consumed. Bannon's loss is about \$700, which is partly covered by insurance; on the house of 300, and on the furniture of \$100.

Port Robinson, Aug. 4.—A frame dwelling, with stables and outhouses, owned by Duncan McFarlane, was totally destroyed by fire. The fire originated from some part of the kitchen chimney. No insurance, the policy running out about two weeks ago. Furniture saved. Loss about \$3,000.

Woodville, Aug. 2.—House of Thos. Brignall was consumed by fire, also considerable household furniture.