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LOSSES BY INCENDIARY FIRES.

An influential English journal calls attention to the extraordinary increase in the number of fires of late years. Our buildings are constructed of less combustible material than formerly, yet an increase of fires has taken place. A table has been compiled shewing the causes of fires in London. Condles caused 11 per cent, curtains nearly 10 per cent., gas nearly 8 per cent., flues nearly 8 per cent, sparks from pipes 4½ per cent., children playing with fire 1½ per cent, lucifer matches 1¼ per cent., smoking tobacco 1¼ per cent., stoves 1⅓ per cent., spontaneous ignition nearly 1 per cent., and other known causes 19¼ per cent., while the unknown causes were 33 per cent. The proportion of London fires from unknown causes has increased from 25 per cent. in 1850 to 44 per cent in 1866. Of the 589 fires which occurred in London from unknown causes in 1866, more than 480 were on property insured against loss or or damage by fire. In this country we have to complain also that the number of fires is on the increase. In many cases occurring here the circumstances are very suspicious, but in some cases it is as clear as noon day that such fires were not accidental. Of course the difficulty is to find a remedy. We have fire inquests but they seem to be confined to cities and towns. But if there is one thing more than another which has ncreased loss of property and loss of life too by incendiary fires, it is ihe facility with which claims are passed through by insurance officers. Here the question is among insurance agents, who shall pay first, who shall get the start in the race for public favor, who shall get into the newspaper the first card of thanks for a loss adjusted and paid. No one can object to any insurance company paying its debts promptly, but the public have a right to require some discretion and some caution on the part of agents. There should be no premium on arson. We know of cases in which companies were aware or their being defrauded, yet were actually afraid to take proceedings. They were afraid of their "popularity." If this kind of thing goes on much farther, insurance companies will come to be regarded as public nuisances, as demoralizing and injurious rather than beneficial to the country. Of course there is the other extreme of too nice a construction of their many conditions, but that supplies its own corrective. As regards protection from fire, the result of fraud and wickedness, we must look in part to these Insurance Companies. It is for their interest, and it is for the public interest that parties should not be permitted to leave their premises and receive full indemnity without even a question being asked that would throw light on the real cause of the fire. A company that declines to contest a glaring case of fraud from mere fear of unpopularity is certainly not a boon to the country, and the sooner the wickedly disposed are taught by a few examples that they may not burn and destroy with impunity, so far as the Insurance Companies are concerned, the better it will be for us all; rates will be lower; and he shall not sleep in mortal terror of our next door neighbour.

THE MIDDLETON FIRE.

We understand that some of the many intricate questions raised in connection with the loss of oil stored or supposed to have been stored in Middleton's warehouse are being settled, at least so far as the Insurance Companies are concerned, and the Companies are paying claims. As far as we can learn, the fictitious warehouse receipts are not recognized as representing an insurable interest. Counsel are of opinion that Mr. Middleton, in his character as warehouseman, was not an agent within the statutes, so as to enable