

Scottish Provincial Assurance Co.

Established 1825.

CAPITAL.....£1,000,000 STERLING.

INVESTED IN CANADA (1854).....\$500,000.

Canada Head Office, Montreal.

LIFE DEPARTMENT.

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The special advantages to be derived from Insuring in this office are:—Strictly Moderate Rates of Premium; Large Bonus (intermediate bonus guaranteed); Liberal Surrender Value, under policies relinquished by assured; and Extensive Limits of Residence and Travel. All business disposed of in Canada, without reference to parent office.

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15-17r

AGENT FOR TORONTO.

Portable Fire Extinguisher.**THE EXTINGUISHER**

IS A SELF-ACTING

PORTABLE ENGINE.

Easily carried, and is filled with water charged with Carbonic Acid Gas, which, upon the turning of a stop-cock, is thrown with great force through a small hose to the distance of forty feet, and in cases of fire has been found most effective.

PRICE \$20 TO \$40.

The Extinguisher is strongly recommended as a safeguard against Fire by the Managers and Agents of the Insurance Companies.

These Machines have already been introduced into the Rossin House, the Factory of Jacques & Hay, and the Warehouse of Messrs. Walker & Sons, besides several private dwellings in Toronto.

W. ROWLAND & CO., General Agents,
34 King Street East, Toronto.

Notice.

ALL PAYMENTS TO BE MADE on Account of
the

ONTARIO GOVERNMENT,

May be made to the

ROYAL CANADIAN BANK,

AND ITS AGENCIES.

E. B. WOOD,

Treasurer of Ontario.

Dated at Toronto, October, A.D., 1867.

12-7

Extract of Hemlock Bark—Extract of Oak Bark.

Important to Tanners, Merchants, Machinists, Lum-
bermen and Capitalists seeking for a Remunerative
and Profitable Investment in Canada.

THE IRVING BARK EXTRACT COMPANY OF
BOSTON have succeeded in perfecting a Machine
for obtaining by compression from unground Bark,
all the astringent and Tanning properties of Hem-
lock and Oak Bark.

By the operation of this Machine, which can be
taken into the forests of Canada, on the spot where
the Bark is peeled, the actual Tanning principle of
the Bark is extracted by compression, and is pro-
duced in so concentrated and so small a bulk, that
it can be conveyed to market, ready for use, at a
mere fractional part of the expense required to
freight the crude Bark; 40 galls. of this Extract,
weighing 400 lbs., can be obtained from one cord of
first quality of Hemlock Bark, and this is worth for
home use or for exportation \$20 per barrel.

We are now ready to grant licenses or to receive
orders for these Machines.

Any further information may be obtained by
addressing

DR. KEMPSON,

Box 496, Toronto, Ontario;

Or,

THOS. W. JOHNSON,

At American House,

Boston, Massachusetts.

nov21-14-17r

European Assurance Society,

Established.....A. D. 1849.

Incorporated.....A. D. 1854.

EMPOWERED by British and Canadian Parlia-
ments for

LIFE ASSURANCE,

Annuities, Endowments,

and

FIDELITY GUARANTEE.

Capital.....£1,000,000.....Sterling.

Annual Income, over £330,000 Sterling.

THE ROYAL NAVAL AND MILITARY LIFE

Department is under the Special Patronage of

Her Most Gracious Majesty

THE QUEEN.]

The EUROPEAN is one of the largest LIFE
ASSURANCE Societies, (independent of its Guar-
antee Branch,) in Great Britain. It has paid over
Two Millions Sterling, in Claims and Bonuses, to
representatives of Policy Holders.

HEAD OFFICE IN CANADA:

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DIRECTORS IN CANADA:

(All of whom are fully qualified Shareholders.)

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Agent in Toronto,

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15-17r

ONTARIO HALL.

Etna Insurance Company of Dublin.

CAPITAL.....

\$2,500,000

Annual Income nearly.....

\$2,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

T. W. GRIFFITH,

15-1y

Manager

Reliance Mutual Life Assurance SOCIETY.

Established.....1840.

ACCUMULATED FUNDS OVER.....\$1,000,000

Annual Income,.....\$300,000

HEAD OFFICE FOR DOMINION—MONTREAL.

T. W. GRIFFITH,

15-1y

Manager & Secretary.

The Canadian Monetary Times.

THURSDAY, NOV. 28, 1867.

LOSSES BY INCENDIARY FIRES.

An influential English journal calls atten-
tion to the extraordinary increase in the
number of fires of late years. Our build-
ings 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. Candles caused 11 per cent, cur-
tains 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 1½ per cent.,
smoking tobacco 1½ per cent., stores 1½ per
cent., spontaneous ignition nearly 1 per
cent., and other known causes 19½ per cent.,
while the unknown causes were 33 per cent.
The proportion of London fires from un-
known 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
increased loss of property and loss of life
too by incendiary fires, it is the facility with
which claims are passed through by insur-
ance 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 discre-
tion and some caution on the part of
agents. There should be no premium on
arson. We know of cases in which com-
panies were aware of 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 ex-
treme 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 pub-
lic interest that parties should not be per-
mitted 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 impu-
nity, 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 Com-
panies are concerned, and the Companies are
paying claims. As far as we can learn, the
fictitious warehouse receipts are not recog-
nized 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