and a deputation from that place, headed by the mayor came to Toronto to interview the Government on the serious state of things. As a result the Government has decided to offer a reward of $500 to supplement the reward of $500 offered by the municipality, for evidence which will result in the arrest and conviction of the guilty parties.

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It is understood that the withdrawal of the Alliance Insurance Company from the United States was due largely to demands upon it by the insurance departments of various states for increases in its surplus. Numerous suits were filed against the company growing out of its San Francisco losses, which it sought to compromise on the ground of its earthquake clause, and the department held that these suits shuld be charged against assets for the full amount sued for.

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A historic church has been burned near Montreal. It is the parish church of Longue Pointe, built in 1729, during the French regime. Although built in the most solid manner, with stone walls two feet thick, it was gutted, and only the walls left standing. In one sense the loss of its contents is irreparable, historic vestments and silver sacramental vessels, which had been brought from France two hundred years ago, being burned. The loss is placed at $48,000, with insurance of $18,000. The adjoining presbytery was also injured.

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Inspection of electrical installments has properly been made the business of a staff of officials of the C. F. U. A. in Montreal, instead of being done by individual companies, and the Association granting certificates. Mr. James Bennett, formerly with the Royal Electric Company, and said to be intimately familiar with all details, has received the appointment of chief electrical inspector, assumed his duties and started the machinery in movement. The underwriters' inspection will cover all details of wiring, fittings, fixtures and appliances used in connection with light and power.

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It is thought in London that another great office—the North British and Mercantile Insurance Company—has arranged to take over the Ocean Marine Insurance Company, of London, with the most important deals of recent years. The authorized capital of the Ocean Marine is £1,000,000, in shares of £25, all of which have been subscribed, and £100,000, on which £2 10s. per share is now paid up. Under the direction of Mr. P. Secretan, the present occupier of the underwriter's chair, the Ocean Marine has for the twelve years to 1905 paid a dividend of 20 per cent.

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A report is to be presented to the Montreal Civic Fire Committee on the subject of fire boats for the harbor. Chief Benoit has for a long time been an advocate of introducing these boats as an auxiliary to the fire brigade, but objection has hitherto been raised against the proposal on the ground that the costs are too heavy, and that less money could be spent with equal advantage in another direction. The approximate cost of a fire boat, with every modern equipment, would mean the expenditure of about $130,000, and the cost of maintenance would necessarily be very heavy.

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The question of Government hail insurance is to come before the Manitoba Legislature next session. Several hail losses have been sustained by farmers in that province. The following is an estimate of what four companies doing this sort of business will have to pay:—

Insurance Company.	Losses.	Acres insured.
Manitoba Farmers' Mutual	$263,163	682,974
Provincial Mutual	18,365	99,400
Central Canada	47,780	154,896
Mennonite Mutual	......	14,092
Total	$329,308	951,362

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It is not to be expected that the Canadian manager of the North British and Mercantile fire insurance company should be "persona grata" to the Montreal city council. He has too much energy; and insists on arousing them out of lethargy in respect of fire protection. He has now written a letter which is taken as an expression of opinion from the insurance companies of the city. In 1904 a fire patrol was established in the congested districts of the city, and in 1905 it was withdrawn. "In the present position of the water supply," said Manager Davidson, "it is to my mind most necessary that a special night patrol should be established." Chief Benoit thinks the man should be mounted, but horses are not available. Then, says Mr Davidson, as the men are not hard worked, why not send them out on foot as a fire patrol.

After noting the advent of the Central Canada Manufacturers' Mutual Fire Insurance Company, and copying a part of its circular to members, the Insurance Press, of New York, makes the following comment:—"To the Insurance Press, the assurances given in the circular are unwarranted. The most perfect organization, whether for insurance or for periodical inspection, in the mutual interest of a certain number of establishments, cannot change the character of the risks assumed, unless they are improved to reduce the fire hazard. If improvements are made, the cost must be added to the premiums paid for insurance. Where can be effected a saving that could not be secured through a proper co-operation with the old-line companies?"

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On Saturday a fierce and menacing fire broke out in the Josephs Building, 76 Bay Street, Toronto. The building was gutted and most of its contents destroyed. A newspaper report says: "Aided by the draft from long stairways on the north side and elevator shafts at front and rear, the fire made rapid headway through the centre of the building toward the top." Yet this brick structure, rebuilt in the heart of the space swept by the great fire of April 1904, was supposed to be of modern construction. Had the designers ever heard of self-acting gates for elevators and stairways, to prevent just such a draft? Five firms, tenants of the building, lost from $5,000 to $40,000 each, while the building received $10,000 damage, the total reaching probably $100,000. Some water and smoke damage was done to adjoining buildings.

STILL IT CONTINUES.

Fire Waste of Canada and the United States Costs the Continent Millions a Year.

Not much comfort is to be derived from perusing the figures of the last fire-waste circular in the United States and Canada. The losses for October, as compiled by the New York Journal of Commerce, were $13,350,250, which is about the same as the previous October. But in October 1902 they were only $9,593,000; in October 1903, $10,409,000, and in October, 1904, $12,866,000, showing a steady growth. In that month of 1905 they were $12,267,000.

Taking the ten months of this year it is found that a steady increase is made from $124,000,000 and $125,000,000