

by a newly imported cook, who had overslept her usual hour of rising, trying to work up a good fire by jamming the stove full of pine knidling which made the piping red-hot up to the next storey and sent out showers of blazing embers that set fire to a shingle roof. That performance cost an insurance company several thousand dollars, as well as the owner, whose loss also was heavy. One of the costly residences in this city was recently in imminent danger of being burnt by a furnace pipe becoming red-hot and setting the adjacent wood work afire. A very disastrous fire in Toronto that burnt up a large warehouse was caused by kindling wood that was piled under the furnace taking fire which spread to the empty packing boxes and so put the building in flames.

Most fires of this class are preventible by ordinary care and the enforcement of precautionary measures which an inspector has recommended. Now the moving season is approaching owners of leased properties would do well to be their own inspectors and see that the new tenant's stove fixings have not introduced a new danger into the premises. The main points to be observed are, piping in good condition, stoves for heating properly supported on iron legs three feet from all lath and plaster or woodwork; if the lath and plaster or woodwork is properly protected by a metal shield, then the distance should not be less than eighteen inches; a metal shield to be placed under and twelve inches in front of the ash pan of all stoves that are placed on wood floors; when a kitchen range is placed from twelve to six inches from a wood stud partition, the said partition to be shielded with metal from the floor to the height of not less than three feet higher than the range; lath and plaster or wood ceilings over all large ranges, and ranges in hotels and restaurants, to be guarded by metal hoods placed at least nine inches below the ceiling.

It should be remembered that tin or zinc used to protect wood-work from heat should be so placed that there will be air between it and the wood. If the metal is against the wood it only serves to conceal charring without preventing it. Bright tin reflects heat better than sheet iron.

Stoves, ranges, furnaces might be made as free from risk of causing fire as an ice-chest if common-sense precautions were adopted.

The latest loss due to a stove, or furnace is the destruction of a church at Orillia, Ont., the fire in which is reported to have commenced while the care-taker was absent at breakfast.

#### INSPECTOR OF INSURANCE COMPANIES FOR PROVINCE OF QUEBEC. REPORT 1904.

The Report of Mr. A. O. Dostaler, Inspector of Insurance for Province of Quebec, for year ending 31st August, 1904, relates to the business of 13 mutual fire insurance companies doing business in this Province. The annual return of the Mount Royal for 1904 is given and that of the Sauvegard

Life Co., to February, 1904.

The totals of their assets, liabilities, income and expenditure for past three years are stated to have been as follows:

	1904.	1903.	1902.
	\$	\$	\$
Policies in force.....	69,501,382	61,137,298	51,900,887
Assets.....	2,027,471	1,753,754	1,525,022
Liabilities.....	123,137	76,182	35,025
Income.....	509,141	488,488	430,579
Expenditure.....	425,280	460,416	358,980
Lost.....	233,886	.....	.....

#### THE DEBT OF LONDON. (ENGLAND.)

A return has just been issued by the London County Council showing the particulars of the aggregate of the debts of that huge metropolis. The amounts in sterling in the following synopsis of the return are stated in currency at the rate of \$5 to the £.

The total debt is summarized as follows: Debt secured on the rates, in respect of revenue-producing services, not involving a charge on the rates (remunerative) Metropolitan borough councils and City of London for electric lighting \$14,059,800, for workmen's dwellings, \$1,927,000, London County Council, for tramways, \$14,618,000, workmen's dwellings \$8,410,900, and sundries making a total of \$39,031,300. In respect of works departments, a total of \$473,610. In respect of revenue-producing services involving some charge upon the rates, Metropolitan borough councils, for baths and washhouses \$5,505,000, cemeteries, \$1,051,800, underground conveniences \$820,500, London County Council, for gas, electric and weights and measure testing stations, \$7,766,000. Another section relates to services, the cost of which is all charged on the rates, London County Council \$129,101,800, London School Board, \$56,600,000, Metropolitan Asylums Board, \$17,610,000, these with debts of other corporations make a total of \$208,903,500. The total debt secured on the rates is \$306,192,600. The grand total debt of London, is \$328,339,900.

#### PROMINENT TOPICS.

MONTREAL FIRE PROTECTION.—In our issue of 17th inst., an article appeared relating to the water supply of this city in connection with the question of fire protection, in which occurred the following passage:

"Mr. Howe recommended an additional 15,000,000 gallon pump; enlargement of mains in the congested district (this has been partially complied with) and a 24 inch main cut for railway proposes in Notre Dame St., has been connected."

This ought to have read, "has not been connected," the word "not" however was omitted by the compositor. This is a matter needing early attention.