

Both Canadian and American observers of the equipment and operation of the London, England, fire brigade have commented freely upon its faults according to our standard of fire-fighting. A writer from this side the Atlantic sent last month to an exchange comments upon the loss of life in the Victoria street fire. He thinks that while London has grown, both in the direction of filling up vacant areas and in putting up higher buildings than used to be the custom, the fire brigade has by no means improved and expanded proportionately. "The men are individually splendid, but they are not numerous enough. Neither is the brigade adequately staffed or equipped. It is, to put the trouble in a single phrase, hopelessly behind the times. The insurance companies are taxed heavily to maintain the fire fighters, but otherwise things seem to be in a very hazy condition."

In a recent circular to agents of the Western Assurance Co., the managing director, Mr. Kenny, says that the business of the company for the first half of 1902 shows very satisfactory results, the premiums being considerably in excess of those of any similar period, while the loss ratio in Canada has been exceptionally low. This gratifying result he attributes in a large measure to the efforts of agents in securing business, and to their judgment in the selection of it. It is significant that Mr. Kenny has little hope of a continuance of the freedom from large fires which the Dominion has been favored with since the commencement of the current year. At the same time, if the United States business of the Western showed as low a ratio of fire loss as the Canadian, the profit balance for the last few years would show very differently.

In the course of an article on the fire risk of electric motors and other electrical appliances, *The Insurance Spectator* of London, England, tells of a recent accident at Huddersfield, thus: "The Huddersfield electric tram accident which involved the loss of several lives merits at least a passing notice, because it so fully confirms our oft-repeated warnings as to the serious additional risks that we are now so recklessly incurring all over the country, consequent on the present extraordinary mania for traction by electricity. It seems that in the case of the Huddersfield fatality very great efforts had been made to secure the electrification of the whole system of tramways there, in time to have them ready by the date of what was meant to be the Coronation of the King. Whether or not this haste had really anything to do with the accident we shall not here venture to say, but one thing comes out very clearly, and that is, that without any warning whatever the tram became simply unmanageable, and as a result rushed down a hill with such ever-gathering velocity that it left the rails and finally dashed right into a shop, killing two persons at once who were passing in the street."

LIFE ASSURANCE NOTES.

It is stated by the Amherstburg Echo, that W. H. Naylor has resigned his position in the Northern Life Assurance Co., to accept the general agency of the Mutual Life of Canada, for the County of Essex, Ontario.

What an enthusiastic life agent calls "a good use to make of money, and a splendid return for it," is illustrated in a recent case. The following return as a death claim was made to the estate of Geo. C. Husband, on a \$2,000 full premium return policy in the New York Life Company, and as he had paid in \$478.80 the death claim amounted to \$2,480.80, for which the company handed the estate a cheque for \$2,480.80. We have verified this by enquiry of the Agency Director of the company at Toronto.

Benjamin Franklin contended in 1782 that "Men do not act like reasonable creatures when they build for themselves combustible dwellings, in which they are every day obliged to use fire." And when he himself built a house, he evolved a system tending to the modern fire-proof construction by "a few precautions not generally used, to wit: None of the wooden work of one room communicates with the wooden work of any other room, and all the floors and even the steps of the stairs were plastered close."

The Canada Life manager for Eastern New York, Mr. J. A. Bucknell, has recently made Major Wilbur M. Combs superintendent of agencies. Major Combs is said to have had several successful years in the insurance business. According to a New York exchange, he bears the distinction of having been P.D.D.G.M. of the old Tenth Masonic District, an honor which only those who know the ropes can appreciate.

"The difference between rheumatism and gout," said a Frenchman, "is this: You put your finger in a vice and turn the vice till you can't bear the pain any longer. That is rheumatism. Then you turn him once more. That is gout." Kentucky has turned the vice once more on the insurance companies by starting a series of examinations to ascertain whether or not any back taxes are due to the state. These examinations are being made, not under the direction of the insurance commissioner, but of the auditor of public accounts, who is empowered to take such action by a law passed at the recent session of the State Legislature. The Provident Savings Life and the Home of New York are to be the first victims.—Investigator.

SARNIA, ONTARIO.

It is some time since the following notes respecting Sarnia, its industries, and its business men were written by Mr. Thomas Gordon Oliver, who has described so many places in Canada for the *Monetary Times*. But we take it for granted that there is little if anything in them not equally applicable to the present moment: "Sarnia is becoming an active and progressive town. Five years ago it had a population of only some 3,000; now it has nearly 9,000, and is likely to become before long a city of 10,000. Large manufacturing establishments have been erected of late, and the place was never more prosperous than at the present time. The Sarnia-Cleveland Saw Milling Co. has a very extensive establishment. The piles of timber on the banks of the river are immense, some three millions of feet are cut, and there is some fifty millions of feet ready to cut. This firm is now also boring for salt, which has just been reached. The Sarnia Bay Mills adjoining are now in full operation. These mills have a capacity of some 25 millions of feet. The president of the company has extensive timber lands in the Georgian Bay district, and the lumber is nearly all shipped from there. They employ some 150 men. A little further towards the river are other large premises, such as the agricultural works of the Brant Co., of Port Huron, Michigan; the Port Huron Thresher and Engine Co., of which Julien Thompson is manager; some \$40,000 of stock has been "put in" to buy the old plant of the Peterson Engine Works, and from thirty to forty hands will be employed. The Imperial Oil Co., a description of which I sent you on my last visit, is also in active operation, and additions to the premises have been made lately; the business is increasing yearly.

The business centre of the town is also improving, and there are extensions in every direction. The branches of the Bank of Commerce and the Bank of Montreal are neat and substantial buildings, and both managers have made improvements in their offices. The Bank of Toronto, which opened out in September last, has very neatly fitted up offices on the corner of Perry and Front streets, and Mr. Mortimer Atkinson is manager. The Traders' Bank, of which Mr. F. J. Winslow is manager, is just fitting up his office, too, and when completed will add to its attractiveness. Two private bankers and brokers are also making changes and improvements. Mr. W. J. Ward, who has been many years in business, has a new office close to the Traders' Bank. He is well known all over this district. Thos. H. Cook is the other, and is shortly to occupy new premises almost adjoining the present one. W. F. Wrighton, tanner, has removed to a building with better and more convenient accommodation. He tans, in addition to other stock, some 600 dozen sheepskins weekly, and, of course, ships quantities of hides and wool. Beggs & Copp, of Boston, with whom he has been dealing for years, get most of it. A new postoffice is in course of erection. It is a fine stone building facing the