

HOTEL FIRES.—"Since the appalling news of the great holocaust in New York city—the burning in daylight of the Windsor Hotel—and which caused such a lamentable loss of life and property," says Secretary R. J. Smith of the Traders Fire of Chicago, "we have been asked what we would suggest as a model, safe hotel. We don't pretend to be an architect, or even an expert in building or making plans for hotels that will give the guests a feeling of safety, but it does seem to us, after all the horrible experiences we have had in this country, we ought by this time to have learned something, and not go on from day to day waiting and tempting fate in the many veritable fire traps that nearly every city has and at which the travelers must stop. In other words, is it not about time that the hotel men of this country should be told in plain words that the traveling public demands something more than the privilege of paying high prices and getting roasted alive.

"If hotels were built of the most modern fire-proofing material, not over two stories high, with iron staircases and no well holes or elevators, large area and a fire escape reaching to the sidewalk from every window where a guest was expected to sleep, it would be a great move in the right direction, so far as the building is concerned, but the contents or furnishings that furnish the smoke, fire and flames from which guests suffer, either from panics or suffocation, is where the reform should come in and stay. Floors should all be tile or marble, no carpets, lambrequins, nor lace curtains, no upholstered furniture of any kind, except the bed itself; even the chairs and bedsteads should be brass or iron, and no carpets on the halls, parlors or reading and sitting rooms. With all the other appliances which hotels should be provided, this would make a reasonably safe place for a guest.

"Of course, some would say that such a house was dreary and cold, and not cosy. The ladies, especially, would demand thick, soft carpets and everything that can be upholstered in a luxurious and expensive way, but we opine that not one of them who escaped from the Windsor will ever again pine for such luxury, and when the law steps in and prescribes just what a hotel shall be to protect life and property, very few, indeed, will complain after they get used to it. The legislatures that are still in session can do good work in this line, and future generations will bless them for it."

BOOK NOTICES.

REPORT OF THE GEOLOGICAL SURVEY DEPARTMENT.—The Government blue-book of this department for 1898 possesses added interest by reason of the information it contains regarding several of the new mining regions, and the valuable reports of the result of the season's work in surveying for map-making purposes in the different provinces of the Dominion.

DIGEST OF INSURANCE CASES.—Mr. John A. Finch, of the Indianapolis Bar, has issued, through the "Rough Notes" Company, volume XI. of his Insurance Digest, and a very handy and valuable volume it is, maintaining as it does the standard of perfection attained by previous publications of the same. It may well be claimed for this work that it embraces the majority of decisions in any manner affecting in-

urance companies or their contracts. Its value is greatly enhanced by an excellent index, and by the references to annotation and leading articles on insurance in the law journals. In a modest preface, Mr. Finch asks the insurance and legal fraternities to give to his Digest the consideration recorded to former volumes. So long as the book retains its present character for excellence, and shows such signs of careful preparation, it will be eagerly looked for by the earnest student of his profession. In a reference to the causes of companies losing such a large proportion of their law suits, Mr. Finch calls attention to something that might well be avoided: the very ambiguous language of many contracts.

The Digest is indeed a valuable addition to any law library, and ought to find a place in every insurance company's book case.

PERSONALS.

MR. ANTHONY GROGAN, of the firm of Messrs. Ellis & Grogan, Calgary, has arrived in Montreal from England, where he has been holiday-making for the past five months.

Correspondence.

We do not hold ourselves responsible for views expressed by Correspondents

TORONTO LETTER.

The City Hall Rate of Insurance.—The Re-rating of Toronto Risks Nears Completion.—Compliments for Board Working Staff.—Exit, "Conflagration Extra."—Specific Rating, the Best System.—The future of Fire Insurance in Ontario.—The Sprinklers, and the Agent's Commission.

Dear Editor:—Our new City Hall, or "The Municipal Building," as we like to call it, which has been made famous by so many and pointed allusions in the newspapers from time to time, *approaches* completion. The question of a rate for the insurance of it has been asked for and considered at the Toronto Board Office. The rating officer, I understand, favors and will recommend to the Board a rate of 1.50 per cent. for 3 years. If sprinklers, as proposed, are put in, and located where the greatest danger from fire exists, viz., the inside of roof, which is of wood, then 75 cents for a like term will be recommended. It has been remarked that the cost of putting in the sprinklers may come close upon \$20,000, whilst to have made the whole structure thoroughly fire proof in the first instance would not have cost more than \$12,000. I am aware that the estimated outlay for sprinklers is now \$16,000, but, reasoning by analogy (a system very applicable to all estimates of outlay in connection with this civic pile), it is quite safe to consider the cost, when completed, as \$20,000. When all is done, the citizens will have something to show for their money surely.

The work of re-rating all risks in the "congested district" of Toronto, as also many others requiring re-rating outside that limit, will be all completed by end of this month. To have effected the many changes, involving many inspections, without confusion, and without neglecting the ordinary routine of the Rating and Stamping Office, reflects great credit upon Mr. McCuaig and his assistants. It was anticipated by