

The 25 cents extra, known as the "Conflagration Extra" greatly helps the opposition Companies. The people just hate to pay it, and so the Mutuals ask the old Board rates, and are satisfied to get them.

There is a prospect of lively times this winter in the fire insurance business in Toronto, not so much in the direction of securing new business perhaps, as in the holding fast to what a Company has already on its books.

Yours,

ARILL.

TORONTO, 29th October, 1895.

Notes and Items.

The Royal Exchange of London has entered the Pennsylvania field to do a fire and marine business.

The Atlas Assurance Co. of London is proposing to open out in New York State, and make the required deposit of \$200,000 at Albany.

The Liverpool & London & Globe has re-insured the business of the United Firemen's of Philadelphia, in Chicago and Cook County.

Halifax and Nova Scotia fire losses, made up to 10th October last, are reported to be about \$142,000, as against \$112,000 for same period 1894.

The responsibility for negligence was laid down in the Mosaic code, which reads: "If a fire break out so that corn in the field be consumed therewith, he that kindleth the fire shall make restitution."

Chatham, aroused by the recent disastrous fire, has bought a new fire engine, with 1000 feet of hose, two carts, and other equipments, at a cost of \$3,500, to be paid for by 5 per cent. debentures running 25 years.

A policy for \$1,250,000 has been applied for by a Mr. Hilton of New York, for the National Life of Vermont. Specially elaborate medical examinations have been made with a result which will cause the policy to be issued.

Mr. John R. Hegeman, President of the Metropolitan Life, received a splendid silver cup from his colleagues on the recent occasion of his silver wedding, which coincided with the twenty-fifth anniversary of his election as vice-president of the company.

The Confederation Life building, Toronto, experienced a small fire on 27th ult. The fire broke out in the cellar of a grocery store rented by the Association, doing much damage to the stock, but owing to the building being so well constructed it suffered only slight damage.

Imprisonment for forty years was the sentence recently imposed on an American incendiary, the maximum being 48 years. This is practically a life sentence and not a day too long. A Regina, N.W.T., incendiary was sentenced on the 26th ult. to only five years for the same offence.

A Mr. Frank W. Anthony, 186 Remsen Street, Brooklyn, N.Y., has sent letters to insurance agents and brokers in Canada, asking for surplus lines of fire insurance for "several Lloyds," offering to allow a commission of 20 per cent. We recommend our readers to find out about these Lloyds before transacting any business with them.

BARLOW & CO'S MONTREAL STOCK AND SHARE LIST.

From 16th to 29th October, 1895.

STOCKS.	Highest	Lowest	Closing
Canadian Pacific	61	58 1/4	59
do do Land Bonds			
Commercial Cable Co.	162 1/2	160 3/4	162 3/8
Duluth S.S. & Atlantic	6 1/2	6	6
do do Pref.	11 1/4	11	10 1/2
Montreal Telegraph	166	165	165
Dominion do	120	120	122
Richelieu & Ontario Nav. Co.	93	93	91
Montreal Street Ry. Ex.D.	206 1/4	204 1/4	205 1/4
do do New Stock			
Bell Telephone Co.*	156	156	156
do do Bonds	106	106	
Royal Electric	140	140	130
Montreal Gas Co.	201 1/4	196	199 1/2
Bank of Montreal	224	223 1/4	223 1/4
Ontario Bank			82
Bank of British North America			
La Banque du Peuple	20	16	17
Molson's Bank	180	179	177 1/2
Bank of Toronto			24 1/2
La Banque Jacques Cartier	100	100	100
Merchants Bank	171	168 1/4	170
do do of Halifax			
Eastern Townships Bank	142	142	
Quebec Bank	122	120	110
La Banque Nationale			
Union Bank	100	100	100
Canadian Bank of Commerce	140	138 1/2	139 1/2
Imperial	188	188	187
Dominion			
Standard	165 1/8	165	165
La Banque Ville Marie*	73	73	73
Hochelaga Bank	126	126	123
Hamilton	157	157	156 1/2
Intercolonial Coal Co.	25	25	20
do do Preferred Stock			
North West Land Preferred*	40	40	40
British America Assurance Co.	120 1/2	120	119 1/4
Western Assurance Co.	164	163 1/4	163 1/2
Canada Life			
Canada Central Bonds			
Champlain & St. Lawrence Bonds			
Confederation Life			
Canada Paper			
Montreal Cotton	125	124	125
do do Bonds			
Canadian Col. Cotton Mills Co.*	62 1/2	62 1/2	62 1/2
do do do Bonds	99 1/4	99 1/4	
National Cordage Co.			
Merchants Manufacturing Co.			
Dominion Cotton Mills Co.	120	95	92 1/2
do do Bonds			
New England Paper			
Loan & Mortgage Co.			
Toronto Electric Light Co.	145	145	
Incandescent Light Co.	109 1/2	109	109
General Elect. Light			
do do Preferred			
Ottawa Electric Street Ry			
Diamond Glass Co.*	150	150	150
Consolidated Land & Investment Co.			
Montreal Harbor Bonds			
Toronto Street Railway Co.	81 1/2	74 1/4	77 1/4
Wisconsin Loan & Trust Co.			

* Bid.

Our market for the last two weeks has been very unsettled, dull and weak, and all stocks have had a good decline. The two weakest stock shave been Toronto Railway and Montreal Gas, the former stock has had a drop of 15 points from the highest, and Gas has declined about 7 or 8 points. Both these stocks should be a purchase around to-day's prices, especially Gas stock, as it pay's 5 per cent. at 200. Montreal Street Railway stock has been very firm, considering the rest of the market, and so has Cable; both these stocks are good, and the earnings are keeping up wonderfully, and we look for better prices for Cable in the near future. There has not been very much dealing in Street Railway, as people are waiting for the