

barn on fire. The dog held on to his captive until both perished. The story is unique in the records of singular things among underwriters, as an explanation of a fire, and it is also an illustration of the way in which a well trained bulldog attends to business. If the tramp fraternity reads the *Boston Herald*, which is quite possible, the story may also serve as a warning to them against lodging in barns where bulldogs are on guard. The fire marshal has had the case under investigation, but nothing has been elicited to explain the incident."

PERSONALS.

Dr. W. N. WICKWIRE, the medical representative at Halifax, of the Standard, London and Lancashire, and other life assurance companies, is on a visit to Montreal, Toronto, and western cities.

Mr. J. K. MACDONALD, the well-known Managing Director of the Confederation Life Association, has returned from a business trip to the Lower Provinces, and, accompanied by his daughter, attended the farewell banquet to the Earl and Countess of Aberdeen, at the Windsor Hotel, last night.

Mr. H. SUTHERLAND, Managing Director of the Temperance and General Life Assurance Company, recently visited Montreal being en route to Halifax, in the interests of his company. Mr. Sutherland is highly esteemed in the Maritime Provinces, and the business of the Temperance and General must always benefit when he visits Nova Scotia.

Correspondence.

We do not hold ourselves responsible for views expressed by Correspondents

TORONTO LETTER.

Farewell to the Aberdeens—Our Excellent Governors General—The McDonald Tin Works Fire—Charges against Toronto Fire Brigade disproved—The increase of Factories in Toronto—Fuzzy-Wuzzy will soon need Goad Plans, and will be supplied.

Dear Editor:—The air of Toronto is full of "the sadness of farewells" these Autumn days. Functions of one kind or another, social and corporate, succeed one another with generous frequency. The object of all these, and the burden of all the addresses, orations and speeches, is to say befittingly, as we all say feelingly, "Goodbye, and Godspeed your Excellencies," to Lord and Lady Aberdeen. Perchance you good people in Montreal may surpass us in the pomp and grandeur of your entertainment of vice-royalties. Superadded to your personal gifts that way, you have a grace of movement in the execution of your social duties that has come down to you, as a bequest of by-gone centuries, and the courtly days of the old French regime. This may be so, but we in Toronto do not admit the possibility of your exceeding us in heartiness or in real warmth of feeling where we desire to please.

Am I not correct in saying that Canada has been

most happy and fortunate in her Governors-General? Is it not true that the successive occupants of the vice regal office for several years back have left us with none but pleasant memories of their tenure of office, and from Lorne to Aberdeen, in their place, and as they find opportunity are ever the warm friends, and advocates of Canada, and of Canadian interests? I suppose a residence of five years amongst us, and the consequent intercourse with our people both in official and social circles, together with the privileged opportunities and facilities for knowing us and our country as we really are, cannot but impress favorably any Englishman (especially if an Imperialist) who regards us with a kindly eye. Second to none, in *tried* loyalty to the British Crown; liberty loving, as the mother who bore us; a people, may I not say, at once generous and brave, with a country, vast in undeveloped, but known, resources, as it is vast in extent—say, are not our national features comely?

The late fire in the McDonald Tin Stamping Works on King street west has resulted in a larger percentage of loss to the Underwriters than the circumstances of the risk warranted. A first-class building, being the main building of the former Upper Canada College, and favorably situated in the ordinary course of things, ought not to have sustained much damage. It, however, appears that the fire had made great headway, not before discovery indeed, but before the alarm reached the Fire Halls. This fact led to blame, being cast freely upon the firemen for tardiness, which reflection was added to by the further charge of cowardice on the part of some of the men in refusing to enter the building to attack the seat of the fire. Promptly, on these charges being made public, Alderman Sheppard called for an investigation, which was held on the 2nd instant, and at which the Secretary of the Toronto Board, Mr. McCuaig was present. After a full enquiry, both the above charges were clearly disproved, and the character of the firemen vindicated. Competent witnesses established that the fire had gained possession of the second story before the alarm rang out. The manager of the Tin Works expressed as his opinion that the charges against the firemen were groundless. This is satisfactory because whatever faults of judgments or of practice might be laid against the Toronto Fire Brigade, on certain occasions, certainly their two chiefest virtues to-day are quick response to alarms and a fearless discharge of their duties. Their comrades have died on the field—need more be said?

As a pleasing sign of progress, I note the building of new factories in our city. Some of the firms are new-comers; some old firms extending into new premises. Underwriters should have their attention called to the marked difference in the construction and general surroundings of some of these new factories, as compared with others. Those erecting in King street west are of a first-class nature in every respect, with no external exposures to speak of. Those grouped at the foot of Parliament street ex-plainade, whilst of inferior construction individually, greatly expose one another, the greater risks hazarding the lesser. I do not know how this has come about, but the facts are as stated.

Khartoum having been conquered, water powers on the Nile are to be utilized, and modern Mills and Factories erected. The Fashoda incident has been explained, and I hope disposed of. Larger "spheres of influence" are opened up to Trade and Commerce. Now Trade follows the flag, and Fire Insurance follows Trade, so Goad's Plans must accompany Insur-