THE PROPERTIES BURNT by recent fire at Hobokan were chiefly insured in Liverpool and Germany. Amongst the companies interested in the pier which was destroyed were Phœnix, London, $5,000, Scottish Union and National, $12,500; Liverpool and London and Globle $10,000.

"THE EXTRAORDINARY DANGERS" arising from the use of electrical cars are spoken of by "The Insurance Spectator, of London." There must be some conditions in the old world to cause such alarm over electrical traction which do not exist in Canada, for here we are not aware of any "extraordinary dangers" being caused by the electric street cars. As a matter of fact in proportion to persons conveyed in them there are fewer accidents with trolley cars than there were with horse cars.

THE ALREADY HUGE FIRE LOSS ACCOUNT was swelled this week by an estimated loss of nearly a million dollars, at Hoboken, N. J. "How long will it be" asks "The New York Chronicle," and "what will be the extent of the calamity which will rouse the people of this nation to the fact that over fifty per cent. of the annual fire losses are the result of a spirit of mean skimping, reckless economy and of carelessness, negligence, ignorance and crime?"

THE METROPOLITAN is reported by "The Insurance World" to have repeated its generous action of the past five years during which it voluntarily paid in dividends to certain of its industrial policyholders a sum exceeding $3,000,000, by declaring this year a further cash dividend which it is estimated will amount to five hundred thousand dollars. This dividend, equivalent to ten weeks' premiums (about 20 per cent. of the premiums for the year) has been declared on all industrial policies issued during the years 1882, 1887 and 1892, and also, on all those issued during the year 1897 (except those on the increasing life and endowment plan, or those which have a dividend addition guaranteed), which shall be in force on their anniversaries in 1902, when the dividends willbe payable.

THE ASHHEAP OF THE UNITED STATES is attributed by Mr. E. Atkinson, to extent of two-thirds in about equal proportions to the ignorance and incapacity—mainly of owners, but in considerable measure to draughtsmen who assume to be architects, of jerry-builders and of occupants who permit the grossest but easily avoidable danger to continue and yet expect insurance companies to give them policies of insurance at less than cost.

Fire'-Escape', fire-es kape', n. [A. S. fyr; L. ex and capere.] From "Rough Notes." 1. A misnomer; not an escape for the use of the fire, as the term implies, but a means of escape from fire (an exposition of a slight distinction which will doubtless be gratefully received.) 2. Arch.—A more or less pretentious outside decoration to be found on most high buildings, that is if the searcher is not rattled or blinded by smoke. Some are built perpendicularly and some are cut on the bias. The perpendicular style may not look so cumbersome as the other, but when occasion demands an outside descent from the top of a twenty-story building by means of a fire escape, the bias variety is much the more to be preferred. 3. There are other kinds of fire-escapes in general use. With one specimen the escaper jumps into a tube, spirates a few times and finds himself on the ground with a suspiciously accurate imitation of a jag which may embarrass him momentarily, if he is sensitive, or he may make use of another by attaching himself confidingly to a hook and line by the back collar button and be dangled down through space after the manner of a kitten being carried by its mother; or he can grab his umbrella, or some one's else, and jump out of the window. The latter style usually ruins the umbrella. There are also ingenious devices, a copy of which one may carry about with him in a trunk and, if he should happen to remember it when needed, he could attach it to the bedstead and accomplish the desired end.

"After noticing where your room-mate has deposited his watch and pocket book, the second thing to do is to locate the "fire-escape'."--From "Rules for Traveling." Chapter on "Hotels," page 44,114.

"OVER-INSURANCE" says Insurance Commissioner Carr, of Maine, "is responsible for seven-eights of incendiary fires. If we could compel people to insure for protection instead of profit this trouble would all be done away with. A man isn't going to burn up his buildings for the fun of it. When he does it he does it for profit. He is the man that is hard to catch. He is the only man that knows anything about it. On the other hand, the man that is setting a fire for spite is apt to have attracted attention to himself by his known hostility to the man who has been burned out, and he is not unlikely to have threatened arson as a means of revenge. The apprehension of the spite incendiary is comparatively easy, but the catching of the man who burns for profit is next to impossible.

"This question of over-insurance is not so troublesome as it once was, for agents are more careful in this respect. They no longer look upon their obligation as completed as soon as they have written a policy. They are realizing that they are then just at the beginning of their obligation and that the insured party has become their client. There are, nevertheless, some agents who persist in allowing people to insure beyond the value. I wish that I had the power to revoke an agent's license whom I knew to be given to over-insurance. If I had that right and found that an agent was habitually over-insuring, I would cut off his license at once, and just so long as I was insurance commissioner of Maine he would not do business within the State."

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STOCK EXCHANGE NOTES.

Wednesday, p.m., April 9, 1902.

The halt in the trading noticeable to-day was the first breathing space in a week of feverish speculation and intense activity in the local market. The interest has decidedly shifted from Dominion Coal