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INSURANCE SOCIETY

"Still achieving, still pursuing,
Learn to labour and to wait."

Vol. II., No. 11.
OFFICE: 102 St. Francois Xavier St. }

MONTREAL, NOV. 20, 1882.

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The Office of
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Companies are always wanting reliable agents.

Agents are ever wishing to better their condition.

INSURANCE SOCIETY will always be happy to assist in negotiations—without charge;—if

Companies will communicate with us respecting their wants.

Agents state to us what they want, where they want it, and their qualifications.

We have received a long letter for publication from Mr. Hendry, the Manager of the Ontario Mutual, in answer to some of the charges which have been made against that Company. It arrived, however, too late for insertion in this month's issue, but we will have pleasure in publishing those portions of it which refer to the questions lately asked by INSURANCE SOCIETY in our next issue.

Several communications have been received offering to assist in the compilation of tables from our Fire Records for 1881 and 1882, but in no case have our correspondents advised us as to the "method at once ready for reference, and under such headings as will be practically useful to underwriters."

It was for proposals of this nature that we asked, and as any presentation of statistics in tabulated form must be for the use and service of underwriters who strive to estimate fire hazards at lowest possible rates *with profit*, it is for these gentlemen to suggest the methods of tabulation, and the district and classified headings under which the compilation should be made.

If the general verdict be that this is all foolishness, the amounts are so approximate, the deductions must be so arbitrary, the results never would be worked on, &c., &c., then INSURANCE SOCIETY will mournfully acquiesce, and we, having had our labor for our pains, will not strive further to force our unappreciated services on those who should be benefited by them, and who we believe to be better acquainted with the value of this record than we can presume to be.

There is no doubt that among all the underwriting communities of the world efforts have been and are being made to deduce results, even though but crudely approximate, from such records as may be available.

Many Companies keep accurate statistics and record deductions from their own special business in the most careful manner. Almost every insurance journal has at times made efforts to present such records to its readers; we can instance the *New York Chronicle*, *Monitor*, *Underwriter*, the *Coast Review*; the *Chronicle* making a speciality of its fire tables, and the *Monitor* of its daily fire record.

During the years 1881 and 1882 INSURANCE SOCIETY has presented monthly records of fires in the Dominion of Canada.

In Ontario, Quebec and Manitoba, collated from daily papers of leading cities, information from special correspondent (to whom thanks is due from their fellow underwriters), and from returns made monthly by head offices of Insurance Companies. During the two years we have been favored with 496 such returns from 31 Companies and 265 from special correspondents.

In New Brunswick, all information has been sent to one gentleman, who has kindly and ably supplied us with records.

In Nova Scotia and Prince Edward Island, our records are of very little value, as the underwriters of these Provinces have not responded to our constant requests.

The second year's work has been more accurate than the first, as more interest has been shown in the matter, and though some still give us information grudgingly, as if doing us a favor, yet the majority acknowledge our services and assist us as far as their opportunities allow.

The questions now asked by us of each and every member of Insurance Society in the Dominion are:

1. Is this record worth tabulating?
2. How shall it be compiled?
3. What assistance will you render?

The results are plainly to be for your benefit, and it is for you to show interest sufficient to obtain them.

If you can favor us with any memoranda of results of one Company's or agency's business, the promise will be made that such memoranda shall be used only in deducing general results, for the general good, and not published or exhibited against your wishes.

Kindly favor us with proposals or advice without delay, as we hope to be able to get the compilation completed during January, and an early start will be half way to accomplishment.

The usual method of publishing losses is so crude and inaccurate as to create a disbelief among underwriters as to the feasibility of keeping correct records of such matters.

Naturally the press telegrams are very approximate, frequently very erroneous; and the interest dies away within a few days, as none but those especially affected care to make further enquiries in the matter, or perhaps would be able to get accurate information, even should they attempt to do so. As instances, in the usual monthly list of fires published in the *New York Bulletin*, the following are those occurring in Canada during September with the figures attached, as ascertained by INSURANCE SOCIETY, previous to October 20.

	<i>Bulletin.</i>		INSURANCE SOCIETY.	
	Loss.	Insur- ance.	Loss.	Insur- ance.
St. Hyacinthe Que. Foundry	\$40,000	\$10,000	\$12,132	\$5,629
St. Anne Des Plaines Que. Dwelling	10,000	....	8,000	....
Iroquois Ont. Flour Mill, &c	18,000	10,000	7,300	2,000
St. Hyacinthe Que. Foundry	10,000	6,000	18,440	14,873
Peterboro.... Ont. Carriage Fac- tory, &c....	25,000	10,000	18,000	7,000
Belleville Ont. Various	10,000	....	7,940	4,340
Watford Ont. Stores	20,000	....	25,250	17,325
Quebec Que. Various	150,000	100,000	61,000	50,938
Kingston.... Ont. Grain Warehse	20,000	12,000	11,553	10,847
Dundas..... Ont. Planing Mill..	15,000	....	12,000	4,000
Dundas..... Ont. Cotton Mill...	15,000	....	5,000	5,000
Montreal Que. Barracks.....	500,000	....	6,000	None.
Peterboro'.... Ont. Various.....	20,000	....	23,660	12,390

In approximation the *Bulletin's* figures are all that can be obtained at the time, but would not it be well to follow up the matter later, as in INSURANCE SOCIETY, or even more closely than we are able to do, and then correct the figures and more carefully tabulate results.

The destruction by fire of Ingestre Hall, Staffordshire, was stated by a newspaper to be due to the "proverbial recklessness and imbecility of painters and plasterers," but the Earl of Shrewsbury denies, in a published card, that this was the case, and adds that the true origin of the conflagration was, beyond doubt, a beam placed directly under and too near the hearthstone when the house was originally built. "The wonder must be," he adds, "to all who either saw the fire or who have since seen the ruins, that the old place had never met this fate before."

This wonder is constantly felt by those who from time to time have cause to enter and examine the manufacturing establishments of this continent, the places for meeting and for amusement in our cities, and the steamers that traverse our lakes. That they do burn is no marvel, but how so many exist for years without meeting a fiery fate is an unsolved mystery.

Another wonder is that civilized and progressive communities do not enact rigid inspections, and then compel the carrying out of such ordinary safeguards as are within practicable reach. And it is matter of astonishment that the inevitable is awaited with such complacency, and that after its repeated occurrence and the usual consequent outcry, that the outcry should so soon cease and the complacency again fold its hands and rest.

In response to our queries last month regarding the causes of spontaneous combustion in coal heaps, we are very much laughed at.

"Do you think we care?" say the agents; "we get our commission, and if the stuff burns, the Companies pay, and we get an advertisement for future coal-risks."

"Why should we give our knowledge away," say the Managers; "we know a little about it, and don't get stuck now as we used to do; let the new-comers get a taste of our experience, and they will be posted as we are; we are going to 'hug our own little spark' as you graphically suggest."

"We would give considerable to know something about it," say a firm of coal dealers, "but it will be of little service to you to ask information from the mining companies or their agents, as each will say that his own product is perfectly safe, and that others are sure to burn."

This is all not as it should be: there is too much of the selfish side of human nature about it, and while repeating our request for information on the subject we are glad to record a few notes on the subject.

The real cause of the spontaneous combustion in coal-heaps is known to be the presence of iron-pyrites, and when this is present, with large quantities of wet sweepings or screenings, combustion frequently occurs.

Whether the fact of the coal being laid against a brick wall, on the other side of which there happens to be a furnace or steam boiler, induces or assists the spontaneity of the combustion is a disputed question.

Anthracite coal is not liable to ignite in this way.

Cape Breton, especially "International," coal is said to be liable, when wet, and with large sweepings.

Reserve Mine, double screened, is pronounced safe.

Then, again, we are favored with a clipping from a Montreal paper, headed "Troublesome Coal"—name and date unknown:

We are informed that the particular brand of coal which spontaneously ignited in the Grand Trunk coal yard on McGill street is supposed to be Sydney coal from the Reserve Mine, but not Cow Bay coal, as stated in our issue of the 10th inst. The former coal is said to be still burning in the Point St. Charles yard, and has to be turned over and moved about to stop combustion, at much trouble and expense to the company.

New Brunswick underwriters fight shy of "Joggins Mine" coal heaps. A correspondent from that Province favors us with the following remarks:

"Instances of spontaneous combustion of coal only occur in large heaps of bituminous coal, and when they have become damp from exposure to the weather, or otherwise, and in coals containing iron pyrites or sulphate of iron which, when decomposed, rapidly absorbs oxygen, which is the immediate cause of all spontaneous combustion, as in so doing, heat is engendered.

"I have known in St. John three such fires—two from Joggins Mine coal and one from Sydney—if I remember aright it was about 16 years ago.

"The remedy is, not to have large heaps in one mass, and to protect such heaps from dampness."

The clearest gleam of hope we yet see is that the New Brunswick Board of Fire Underwriters make it a rule to caution their *confrères* on any matter that comes under their notice, and from this gleam we receive encouragement to reiterate our request that each member of INSURANCE SOCIETY will favor us with any memoranda or knowledge that he may have on or of this subject.

Propositions are made for the formation of local insurance companies in Winnipeg to insure at low rates. The *Argus* accuses "our neighbors in Winnipeg of frequently crossing the border and supporting underground companies having no Canadian deposit."

Underground supports frequently give way, and local companies having wooden towns as their back bone run special hazard of being scorched out of existence, and leaving but little more to the insurers than the satisfaction of having paid lower rates than the just value estimated by substantial Insurance Companies.

Winnipeg citizens are said to have agreed to take policies to the amount of \$90,000 in a new Mutual Fire Insurance Co. "Very likely," says the *Chicago Investigator*. "It is easy enough for anybody to take policies; paying them is where the music comes in."

A new edition of "the Book of Fire Insurance Policy Forms and Policy Writing," by C. C. Hine, has been issued from the *Insurance Monitor* press; and, whether underwriters possess the old edition or not, this enlarged one should be part of their library.

In this connection, INSURANCE SOCIETY would be pleased to furnish any of its readers in the Dominion with catalogues of the *Monitor's* publications, and will obtain any of the works wished for, saving the trouble and expense of each work being received separately.

For a small sum several works could easily be obtained, which should be at the right hand of every agent in the country, and the possession and constant use of which would prove of inestimable value to the owner, and the knowledge and suggestions obtained would from time to time assist him materially and benefit Insurance Society by teaching him how to inculcate true and prosperous methods of underwriting.

"HIS OWN EXECUTOR."

We lately saw the above *nom de plume* in a list of contributors to a benevolent institution, and it set us thinking. How much more sensible it would be if our men of wealth, and others too, would be "their own executors," and wind up their own estates. It would be much more satisfactory to the man himself, and would prevent quarrels and law suits after his death. The objection is that he wishes to enjoy his money while he lives, as he needs the interest on it. But he can buy an annuity for the remainder of his life for a small sum, and can distribute the balance, or as much of it as he desires, to those he wishes to benefit. This idea can be worked out with great advantage to many. We know a lady for instance who lives in this very city. She had some money invested in good stock, but could not live on the interest. The thought that she was gradually exhausting the principal was wearing out her life. A friend induced her to buy an annuity, and she is now comfortably off and free from care. So far comparatively little has been done in this line in Canada, and that by about three companies only, the Sun, Confederation and Equitable. The prospects are, however, that it will gradually grow to much larger proportions.

INSURANCE SUPERVISION IN CANADA.

We have by no means as strong views as some people regarding either the necessity or the desirability of Insurance supervision. The objects of those who desire it are two-fold: first, the securing for the public of full and accurate information regarding the financial position of the different companies; and, second, the preventing of any of them which may be unworthy of confidence from doing business. Both objects are very desirable, but the second has rarely worked well in practice, whatever it may be theoretically. In the United States much harm has been done by the attempt to carry it out arbitrarily. Weak and dishonest life companies have, largely by means of the endorsement of insurance departments, been able to carry on their business of defrauding the public, while companies which were really solvent have been thrown into the hands of receivers, and had their assets largely swallowed up in law-costs and fees. Perhaps the English plan has about as few defects as any. The companies are compelled to return yearly to the Board of Trade the particulars of their business according to a prescribed form, but there is no attempt at supervision. Neither is there any artificial standard of solvency. The public are supplied with information and are expected to judge for themselves. As a consequence, the failures among British life companies have been practically almost nil since the law went fairly into operation, say ten years ago. And it was during that ten years that nearly all the disastrous failures in the United States happened.

Of all forms of supervision, however, that in Canada has probably worked best, for the simple reason that the department has acted more in accordance with English than with American ideas. It has wisely refrained from interfering unduly with the business of the companies, contenting itself with securing and publishing full information regarding their financial standing. It has rendered very valuable service, indeed, in this way, but we think there are points on which an improvement can still be made. In some cases there does not seem to be a strict uniformity of ruling, and in others items are admitted into the accounts which should not be. We will refer to the Blue Book last issued.

Why should one company be allowed to include "Commuted Commissions" as an asset, when others are not allowed to do so. We do not think this is an asset which should be included at all, but if the department thinks otherwise there will probably be such items in the accounts of several of the companies next year. All pay about the same amount, probably, in proportion to their business for the purpose of commuting future commission, and the same rule should be applied to all, not one to this company and another to that.

We notice, too, that the company just referred to includes as "Cash received for premiums" \$5,661 which the same statement calls in another place, "Premiums due and uncollected," and \$10,010 which are not only not yet collected but are *not yet due*!! "Their Premium income" does not represent the premiums paid, but all the premiums which *should* be paid to complete the policy year. Many of these will of course never be paid. Strangely enough, the superintendent takes exception to the "Premiums for which notes have been given," saying, "These premiums, having not yet

been received in cash, should not be included in this year's receipts," This is verily, "straining at a gnat and swallowing a camel." The premiums for which notes have been given might perhaps have been allowed to pass, but it is monstrous to allow the uncollected and deferred premiums as "Cash."

The most important matter of all, however, is the admission of the \$35,232 of "Liens on policies" into the income and assets of the Ontario Mutual Life Co., when they are little better than worthless scraps of paper. On this point, however, we have already said something in our last issue.

Most companies have to put in their real estate at its net value, after deducting encumbrances, but one company swells its figures by putting the full value in the assets and a mortgage of \$45,000 in the liabilities. Another company does the same with a special loan of \$50,000. This is a comparatively small matter, but it is desirable to have a uniform rule.

We would like to know, too, why British and foreign companies are not required to give the amount and the details of their Canadian expenses like the home companies. Why should the Standard, the London and Lancashire, the Lion, the Aetna and the Equitable, be allowed to withhold information required of the Canada, Confederation and Sun? It would, to say the least, be very interesting to know what the foreign companies are paying for their business in the Dominion.

These remarks have been made in a friendly spirit, and with the hope of correcting the grievances complained of. As we have an insurance department, we would like it to be such that we can point to it as among the best in existence, and as distinguished for its fairness and reliableness. When these flaws are removed it will have a strong claim to this honor.

VALUE OF BOARD INSPECTORS.

The following clipping from the St. John *Globe* is a just tribute to the good services rendered by a reasonable and energetic Board of Underwriters, and proves that their moral efforts to ensure their fellow-citizens against loss by fire are appreciated.

Their example can and should be followed in other cities, and the social status and influence of underwriters would thereby be raised—and they would be held in far more esteem among their fellows than they can now claim to be.

The New Brunswick Board of Fire Underwriters has secured the services of the Chief Engineer of the Fire Department and Captain Blois, of the Salvage Corps and Fire Police, to undertake the annual inspection of Mercantile Risks in this city. There is no doubt but that our immunity from any serious fire during the past five years is largely attributable to the efforts made by the Board of Underwriters to educate our citizens in the necessary precautions against fire, and it is to be hoped that the suggestions of the Inspectors will be cheerfully and promptly acted on, and every effort made to reduce the fire hazard to a minimum. The selection of the above named gentlemen for the inspection is a judicious one, as it will afford them a good opportunity to become thoroughly acquainted with the construction and occupations of the various buildings, so that, in case of fire, the operations of the Fire Department may be judiciously directed, and attention paid to the salvage of the most valuable portion of the stocks. We may remark that open stove-pipe holes in flues, dirty cellars, accumulation of greasy rags, jointed gas brck ets placed against partitions, furnaces in cellars placed too close to the joists of the floor above, register grates improperly set, and unprotected stoves, are all fruitful sources of fire, and should be guarded against.

PRIVATE FIRE APPARATUS.

From The Fireman.

We are often told that private appliances for fire extinction are good enough for show, but of little value when a fire actually breaks out.

Some time ago, while upon a visit to a friend of ours, a Lancashire mill owner, his manager told us, with some amount of pride, "You see it is impossible for a fire to do any damage here; we have absolutely everything necessary to cope with it; the fire apparatus on this place cost nearly fifteen hundred pounds." We examined these complete fire extinguishing arrangements. The extincteurs, which were placed in abundance throughout the building, would have been very well if there had been any charges to fill them, which in most cases there were not. We were informed these were "on order." However, there were fire mains up two of the staircase wells, with hose on each landing, from which we were told a good jet could be thrown, even at the top of the building. The mains were charged by means of a steam pump, and as everything seemed to be right we have no doubt the arrangement would have worked in the day time; but on further enquiry we found the pump was driven by means of a couple of Lancashire boilers, which supplied steam to one of the sets of mill engines, and would not therefore be available at night when steam was down. Still there was yet another string to the bow, in the shape of hydrants in the yard connected with the water company's mains, with hose in a cupboard against the wall. We said we would like to see a jet go over the mill from these, and were gratified, after twenty minutes' search for the single hydrant key (lent *three days before* to turn on a hydrant at a neighboring mill for flushing the yard), in seeing a good jet go ten feet clear above the roof. The result of this casual inspection was a demonstration of the fact that had a fire broken out in the night, not one of the excellent appliances with which the mill was provided would have been in such a condition as to be capable of being brought to bear immediately upon it. The whole would have been found useless, because something essential to the working of any part of it had been neglected or forgotten.

This is why we hear occasionally of the failure of private fire extinguishing apparatus at the critical moment. In this instance a very simple question revealed the cause of the disorganisation. Who was responsible for the working of the fire apparatus, and for keeping it in order? Nobody. There were always plenty of people about to work it in the day, and as to keeping it in order, our friend, who had now joined us, said, "he always understood it was ready at any moment." In the night time there was a watchman on the premises, it seemed, who was supposed to know all about the business. We asked to see the gentleman referred to, and in a little time he appeared on the scene. An extincteur charge having been unearthed, we requested the worthy to charge the machine. This seemed to cause him some embarrassment, and after telling us he "had only been there about eight months, and had never seen one of the machines filled," he finally commenced to spell through the label on the side with great assiduity. He evidently knew rather less about charging an extincteur than the man in the moon.

The existence of this carelessness and ignorance is the great and almost the only reason why fire apparatus inside a building does not in every case make an absolute stop and finish to a fire occurring there. Nine out of every ten fires in large buildings, where watchmen are kept especially, and in most others, are discovered in such a condition as to be readily and instantaneously extinguished if the means to do it are on the spot, and in good order. There is not the slightest use in keeping fire appliances if they are not kept in good condition, as, with a very minimum of trouble and expense, they may easily be. Two things only are essential: first, that one person on the premises is made absolutely responsible for the good order of the apparatus, and is directed to report,

at stated times, say on the first of each month, to the manager or principal. He makes an inspection, which occupies perhaps an hour, and a report which takes him ten minutes, with the result that the apparatus is all right, and not all wrong, when a fire occurs. The next is that some persons who have been drilled to work the appliances are always at hand. The necessary knowledge to enable the most thick-headed clown to attach a length of hose and a branch-pipe, and open a fire valve, or to turn an extingueur upside down and open the tap, is acquired with no trouble, and three hours' practice in as many months is all that is necessary to make and keep him proficient. This is a most slight and easy matter, but *it is indispensable*; it is neglected so often, just as other small things are neglected, and disasters follow, which are not small, but great and overwhelming.

It would appear to require no argument to prove that the chance of nipping a fire in the bud must be much greater when the means to do it are within a yard or two of the place than when they have to be sought and brought from a distance. The only condition indispensable to their efficiency is that they be in the same state of readiness for action as the apparatus which a fire brigade would bring, would or should be. But the best arguments in favour of the utility of private apparatus are to be found in the almost innumerable instances in which they have saved property, which, but for them, would have been doomed to speedy destruction. There lie before us now accounts of hundreds of such cases, the aggregate amount of wealth saved representing millions of pounds. We select a few instances, wholly of well-known places:—

Messrs. J. Maple & Co. wrote to *The Times* on March 10th, 1879:—

We notice in the report of the fire that the prompt use of some Merryweather hydrants prevented the conflagration at the Royal Polytechnic Institution from spreading further, and saved the entire building. As the hydrants (also by Merryweather & Sons) fixed in our building, on the occasion of our fire, Saturday, March 1st, were the means of saving our entire block, and the destruction of fully £150,000 more property of our own, we beg respectfully to recommend their adoption to all large establishments, for our hydrants were at work fully half-an-hour before the engines. Surely, as these fires have proved, an enormous saving of water must have been effected by the prompt use of these hydrants. At present we have six hydrants, and are about having a lot more fixed.

Messrs. Swan & Edgar, of Piccadilly, London, W., write to the firm above mentioned:—

During a recent explosion of gas, whereby a portion of our premises was immediately enveloped in flames, we were enabled, by the use of hand fire pumps, to extinguish the fire long before the assistance of the fire brigade arrived; the suddenness of the conflagration, and the fearful wreck it caused, has seriously impressed us with the necessity of having these portable hand fire pumps in every available part of our premises, and we trust you will make use of us in every case of doubt as to their efficiency.

On the occasion of the recent fire in Little Trinity-lane, the mustard works of Messrs. Keen, Robinson, & Belleville were in serious danger of destruction by fire, but they suffered very little damage, in consequence of the commendable manner in which the employés, who had been called to the building, made use of the private hose from the fire hydrants and other apparatus which is maintained within the premises of Messrs. Keen & Co.

Mr. W. H. Lewis, Secretary and Manager of the Salisbury Hotel, wrote, October 26th, 1881:—

Since the fire hydrants and hose were arranged and fixed by you there have been two outbreaks of fire, one in the

plate-room, and one in the laundry. The former was extinguished in about six, and the latter in three, minutes. It gives me some pleasure to state that, owing to the excellent order in which the fire extinguishing apparatus is kept by your people, the staff of the hotel can get it to work at any time, night or day, in three minutes.

The following is from the *Daily Chronicle* of April 17th 1880:—

Shortly after seven o'clock on Saturday evening a fire of magnitude, destroying property to the value of £30,000, was discovered raging on the premises belonging to Messrs. Woolley & Co., playing card manufacturers, &c., High Holborn. The premises were situated close to Trinity Church, and adjoined the London and Westminster Bank and the Holborn Restaurant. Immediately on the discovery of the fire the manager of the Holborn Restaurant directed the waiters and others to attach hose to the private fire hydrant within the building, and this being done, and the nozzle taken out through a back window, enabled a powerful stream of water to be directed, which, together with a portable fire pump and buckets taken on the roof and energetically worked, sufficed to prevent the flames and falling embers from seizing a firm hold upon the restaurant, and by these creditable endeavours the Holborn Restaurant and other buildings remained intact.

The General Post Office. On August 3rd, 1881, the General Post Office was in jeopardy for the eleventh time, but the damage consisted simply of a stock of sash lines burned, the buildings being amply furnished with hydrants with hose and hand pumps, and buckets.

The British Museum. On the occasion of an outbreak of fire in the lamp room of the British Museum, the fire hose and hydrants proved sufficient to confine the damage to the room in which the outburst took place.

The Customs House. An alarming fire took place at the Customs House, which was extinguished with streams of water obtained through hose attached to the hydrants within the building, and so promptly were these steps taken that the damage was inconsiderable.

We forbear to multiply instances. The columns of the papers furnish such almost daily.

One of the very best means of insuring the good order of fire apparatus is a periodical inspection by some qualified person outside the establishment. This man, actuated by no consideration of partiality to employés on the place, can always be depended upon to furnish a correct report of the condition in which he finds the firegear; what cleaning or adjusting it may require he himself does or makes the man whose work it is do in his presence. This keeps the responsible man on the place up to his duty; neglect being at once discovered, it rarely occurs, and if principals have a proper sense of the importance of the matter, need never occur twice. The inspector, on each visit, also puts the inmates through a fire drill, and takes care that new-comers have no excuse to say they were unacquainted with the working of the apparatus. The kind of internal appliances which should be selected varies, of course, with the character and position of the buildings, and the nature of the water supply. A firemain with its lower end in a pond, and an engine where there is constant pressure of a hundred and twenty pounds to the square inch, are equal absurdities; but neither of them much more absurd than some we have occasionally come across. We recollect one case where an astute plumber had fixed a tank somewhere near the roof, with a bit of horizontal fire-main, and a rise to a valve some two feet above the top of the tank. He called in a fire engineer from Greenwich to find out why no water came from the valve. As a general rule, to which an exception

should never (or hardly ever) be allowed, the simplest possible are the best. In towns having good water supply a fireman attached to a constant main and hydrants on each floor, with small hand-pumps and buckets on the landings; in the country a fireman attached to a cistern on the roof with the like; or manual engine or steamer if there is a good water supply outside, are most to be recommended. But proprietors of large buildings will do best, before determining what they will have, to consult some one experienced in such matters, and will probably save themselves trouble and money by so doing.

We assert that suitable and efficient apparatus, well looked after, must be effective in the majority of cases of fire, let Insurance Journals deploring the necessity of reducing premiums on account of such, give vent to spleen in what manner soever affords them the greatest relief.

QUEBEC CITY RATES.

At a meeting of the Insurance Companies, held in Montreal the early part of this month, the following agreement was arrived at as to the rating of Quebec City; having received the concurrence of all the Companies represented in the Dominion:

First.—That the taking of three-year risks for two-year premiums be discontinued in the district and on the classes now specially rated.

Second.—That further insurance without notice be also discontinued, except for exclusively wholesale establishments.

Third.—That trades, factories or establishments (exclusive of workers in wood) worked by hand be charged an additional rate of ¼ (one-quarter) per cent. to the ordinary retail rate, and that those worked by steam power be charged an additional ½ (one-half) per cent. to the same.

CLASSIFICATION.

1st Class.—Stone or brick buildings roofed with metal, gravel, slate, or shingles laid in mortar.

2nd Class.—Stone or brick buildings roofed with shingles, brick-encased covered with metal or other first-class roofing; and wood wholly sheathed and covered with metal.

3rd Class.—Brick-encased, covered with wood; rough cast; and wooden buildings.

Note.—When any building combines in its construction more than one of the above classifications, or when such building is occupied by more than one tenant, the highest rate applicable to the lowest classification and to the greatest fire hazard shall be applicable to all.

Buildings in course of construction, or vacant, to be rated at the minimum of their class.

The minimum rates per \$100 on both buildings and contents are as follows:

Description.	Champlain, St. Lewis, Palace, St. Peter's Wards and Grand Allée in Montcalm Ward.			St. Rochs, Jacques Cartier, St. John and Montcalm (exclusive of Grand Allée) Wards.			St. Sauveur.		
	1st.	2nd.	3rd.	1st.	2nd.	3rd.	1st.	2nd.	3rd.
Dwellings,	.50	.62½	1.50	.62½	.75	2.00	.75	1.00	2.00
Who. stores and storage warehouses,	.75	1.00	1.50	1.00	1.25	2.00	1.50	2.00	3.00
Retail stores,	1.00	1.25	2.00	1.25	1.50	2.50	1.50	2.00	3.00

The above rates came into operation on the 13th inst. In the originally prepared agreement, asylums, banks, churches, colleges, convents, hospitals, court houses, city, fire and market halls, jails and schoolhouses were included in the Rate for Dwellings, but it was found impossible to agree as to these, and therefore this class of buildings was left open to competition.

ST. LOUIS POMPIER FIREMEN.

SOME CLEVER FEATS IN CLIMBING BY AGILE FELLOWS WITH CURIOUS LADDERS.

(From the Cincinnati Commercial, Sept. 16.)

After reviewing the engines drawn up in line along the Eighth-street parks, the fire chiefs yesterday morning went to the elbow of the canal, the place appointed for the tests of engine appliances, extension ladders, and life-saving inventions. Committees having been appointed to the various exhibitions, everything was set to work at the same time. Out of the windows of one building were flung rope ladders; to the fourth-story window of Haydock's Carriage works was attached a canvas tube fire-escape, down which several men jumped one after the other. Across the canal the celebrated Pompier Corps, of St. Louis, was at work, the men with their 12-footed ladders skinning up and down the face of a six-story building like so many cats. The ladders in construction, are simplicity itself. A single pole of hickory, with rungs projecting from either side, is surmounted by a hook of Norway iron, bent at a long right angle and supplied on the under side with serrated teeth. The ladder can thus be readily hooked through windows of great depth. In the drill yesterday one of the corps, with his ladder, got a grip on the second story window, and running rapidly up, seated himself in the opening, pulled the ladder up after him, reached up to the next window, where he got another grip, and in a jiffy was one story higher, and so on up to the very roof. The descent was still more rapid. The drill was then made by four men, directed by the voice of the captain, who, on occasion of fires, uses a shrill whistle to convey his signals. Each fireman wore a broad belt of canvas and leather, depending from the front of which by a strong strap was a large wrought iron snap-hook, so that on mounting to the top of the ladder the fireman could snap his hook around one of the standards, and be thus secure from all possibility of falling, and at the same time have his hands free for holding hose or assisting people from the window. The hook serves another purpose. Making a rope fast on the inside of the window, he can, after taking two or three turns with the rope around the upper rim of the snap-hook, obtain sufficient friction to enable him not only to let himself down, but to take one or two men with him, if they are strong enough to hold on. Chris. Hoell, Captain of the Corps, lowered himself in this way yesterday from the fifth story, and as he came past the third floor window another man caught on, so to speak, and came down with him.

At the word of command one of the ladders was hooked over the window-sill. At another command a man ran lightly up, stopping near the top. At another command his hook was snapped around the standard, and he stood on the rungs, his waist on the level of the sill and his hands free. Instantly another ladder was handed to him by fireman No. 2, and raising it quickly he hooked it on the sill of the third story window above him. At another command he unhooked his belt, stepped on the second ladder, and ran up to the third story, fireman No. 2 meanwhile mounting to the second story. Both men now hooked themselves to their respective ladders, and a third ladder was quickly passed up by fireman No. 3. No. 1 reached up with this and hooked it on the sill of the fourth story window, and then, at a word, mounted again, No. 2 following to the third story, and No. 3 following to the second. A fourth ladder was passed up by fireman No. 4, and No. 1 hooked it on the sill of the fifth story. Again he mounted, No. 2 following to the fourth story, No. 3 to the third, and No. 4 to the second. In another second each man had entered the window of the floor at which he had arrived. The elevation of each ladder occupied about fifteen seconds, and in comparatively no time there was a man on every floor of the building, fully prepared to lower any one that might be in danger there.

A command brought all the men out on the ladders again, and the descent began. Fireman No. 4 at once ran down to the ground, and the other three came down one story each. No. 1 then unhooked the top ladder, passed it down to No. 3, who passed it below, and then all moved down another story, when the operation was repeated till the last man was down, which was just three and one-half minutes from the time of starting up. Meanwhile, fireman No. 4 had seized the first ladder that came down, hooked it to another window, mounted, and by the time he was ready No. 3 was handing him the second ladder which had come down. This he mounted, No. 3 following to the second story, and they had arrived at that point when No. 1 reached the ground from the other trip, so that, in reality, the men had gone up to the fifth floor, occupied every floor, descended again, and mounted to the third story in another part of the building in three and one-half minutes. Oblique climbing was also shown. Reaching the second story window, the fireman hooked his ladder in the window overhead and to the right. Taking a firm hold now on his ladder, he swung from the sill on which he had been standing, the swing carrying him beyond the vertical and then back to a position when the climb was easy. This skill was necessary, the Captain said, in cases where the window directly above the ladder was so full of flame or smoke as to render its passage out of the question. It was a brilliant performance all the way through, even Captain Shaw being led into the unguarded acknowledgment that it was the most masterly drill with ladders he had ever beheld.

TORONTO LETTER.

To the Editor INSURANCE SOCIETY.

Some little *impatience*, to speak gently, has manifested itself in the Association Rooms, caused by the tendency of certain members to monopolise too much of our limited time with their little speeches on every topic under consideration. Most of the members attending the weekly meeting have other pressing business matters besides insurance to attend to, and it is not always convenient, even if advisable and edifying, for them to spend the few minutes at their disposal in listening to the essays, "views," "opinions" and theories more or less practicable of a fellow member, however, experienced (or inexperienced) he may be. Should this meet the eye of—— may a kindly hint be taken! *It is quite a distance down those stairs.* I would recommend the Association to import, for table use, a very ingenious mechanical toy that I saw in operation at a certain Bank meeting I attended last summer, in Marseilles. Its use was to warn a speaker when his time was up. I have forgotten its French name, but it was an exact model of the Guillotine, fashioned in bronze, and about fifteen inches high. Attached to the back of it was what seemed to be an adaptation of the old hour-glass of our daddies, with sand in glass bulbs, and an arrangement by which the very simple mechanism could be timed to operate at the end of any period desired, say from one minute to thirty. A speaker rises, let us say, limited to five minutes. Half a minute before his time expires, the machine gives a warning tap on a little gong, a small door opens, and the recumbent figure of a man, in convict garb, slides forward under the Guillotine, and as the five minutes expire the tiny axe falls with a loud "click," the culprit is decapitated, his (hinged) head falling out of sight, and this click is the warning for the speaker to sit down. The mechanism is wound up like a clock, to go all day, if need be, but is self-adjusting when once set agoing. So much for the business aspect of the instrument, but there is some French drollery about it worth noting. Simultaneously with the appearance of the slide and culprit, a motto in French is displayed on a panel, which, translated, corresponds to our English expression of "cut it short." As the axe falls, a figure, representing the executioner, comes out with a piece of sponge in his hand, ostensibly for wiping up the blood of the victim, but it is next to impossible to miss the hint, conveyed by the sponge so prominently held forth. The English equivalent of the French term applied to this would be obviously "dry up." The

price of these "toys" run from 60 to 100 francs according to size and finish. By all means let one be imported for the Tariff Association Rooms, and so save the chairman from getting fidgetty when one member does excessive talk, talk.

You will be amused to hear, anent the grain, that the Board has sanctioned the two-ten discounts off tariff rates, on grain in store and elevator, 10 per cent. off tariff rate, and 10 per cent. off such reduced rate. As I hinted in my last, some always for convenience applied two tens, but now it is legal to do this. These erratic ones, experience a feeling akin to that of one who, having married his deceased wife's sister, believing it right to do so, finds an Act has been passed, retrospective in nature, legalizing such marriages, and so sanctioning his views and relieving his conscience. But, is it possible that anyone will see us a ten better? Horrible thought! shades of departed Tariffs forbid!

"It is expected that a deputation from the various insurance companies represented in Toronto will wait upon the Fire and Gas Committee at their next meeting, with the object of impressing upon the members the necessity of having a full hydrant service along the Esplanade."

So says an evening paper. Civic committees generally pay marked attention to the suggestions of insurance deputations, and nearly always follow their valuable advice. In this case I hope the Fire deputation will not prove to have been only a gas committee so far as results may appear.

A "depositor in a certain Bank" has been writing to the papers complaining that a clerk in this Bank through whom he gets his discounts, has very *pointedly* asked him for his insurance business, he being agent for a company, whereat "Depositor" feels aggrieved, fearing that if he refuse to go that way with his insurance he will be restricted in his discounts. Our friend has not yet learned that every other man "represents" some company and many of the *other men* get commission on their own business.

Someone, moved thereto by the late Esplanade fire, suggests a steam fire engine on a tug, driven by the power from boiler of tug, as an excellent protection for the Esplanade and Harbour front. It is a good idea, but in winter, the tug being frozen in, would not then be available. The writer of the article referred to adds: "perhaps the Insurance Companies would lend their assistance in carrying out the suggestion." If a money contribution is meant, I should say *perhaps they won't*. It forms no part of an Insurance Company's duty to provide means for extinguishing fires. It is our duty to deal with risks as we find them. If inadequately protected, then high rates, and *vice versa*. It is the *Insured*, not the *Insurers*, who benefit by increased fire protection. Let us hope the Insured will not forget it: we charge, or should, according to the hazard incurred. There is a paying rate, for pig iron in a 10 acre lot (with average clause, and fire extinguishers) all the way up to a frame powder mill driven by electricity, lit with gas, having the upper storey occupied as a planing mill, with leave to work nights, make repairs, and the mortgage clause applied.

So long!

Ariel.

P.S.—We are looking forward to a nice Xmas number of "SOCIETY." I suppose you cannot give a chromo.

Toronto, 13th Nov., 1882.

Insurance Agents are too indifferent about the character of lamps and lanterns used in a risk. Anything seems to do, and nothing can be more hazardous than that principle.

An Australian Gentleman, who is part owner of several coasting schooners, considered that it would show a want of faith if he accepted the protection offered by insurance companies, and decided to "insure with the Lord." His partner insured with a well-known Melbourne company and paid his premiums. One of the schooners was wrecked and the company cashed up, but his pious partner was so dissatisfied with the way in which he was treated by the celestial company, that he has decided to withdraw his business from that quarter, and for the future insure where he can interview the secretary. So says the *Australian Insurance Record*.

SOCIETY NOTES AND ITEMS.

London, Ont., had no losses by fire during October month.

Norwich, Ont., has added \$318,885 worth of buildings to its real estate value during the year.

Mr. Thomas B. Bell has been appointed General Manager of the Lion Fire Insurance Co. of London, England.

There were only two small fires in Ottawa during the month of October, the total loss being \$250; no insurance.

Mr. J. N. Walter, hailing from Pennsylvania, has been appointed Special Agent to the Sun Life Assurance Company, Montreal.

The Salvage Corps, lately organized at St. John, N.B., has already proved of valuable service in saving property at several recent fires.

Mr. Thomas Mackay, formerly of the Canada Fire and Marine, has received an appointment in the Fire Insurance Association, Montreal.

Mr. J. H. Robinson, late of the Sun Life, has been appointed General Agent for the State of Michigan for the Manhattan Life Company of New York.

Woodstock, N.B., has received a second steam fire engine and the rate-payers are shortly to vote on the question of Water Works on the direct pumping system.

Mr. James Allin, formerly Special City Agent for the British America Assurance Company, Montreal, is now acting in that capacity for the Royal Insurance Co.

Mr. S. C. Duncan Clark, Chief Agent for the Lancashire Insurance Company, Toronto, has gone to England. We hope to see him return very much benefited in health by his trip.

We understand that Mr. A. H. Gilbert of Peterboro', Ont., is to be appointed General Agent for Nova Scotia of the Sun Life Assurance Co. in place of Mr. T. K. Jenkins, who has resigned.

The British America Assurance Co. has re-established an agency of its Marine Department in New Brunswick, and have appointed Messrs. M. & T. B. Robinson of St. John, N.B., their agents.

Judgment was rendered against the G. T. R., on the 6th inst., awarding \$568 damages to Wm. Meegan, of Coteau, who some time ago had his barn burned down, the fire having originated from a spark of a passing locomotive.

We are pleased to note the safe return of Mr. William Tatley, Joint Chief Agent of the Royal Insurance Co., per the SS. Sardinian on the 23rd of October, after an absence of about seven weeks in the old Country, looking very much the better of his trip.

A deputation from the various insurance companies represented in Toronto will wait upon the Fire and Gas Committee of the City Council, with the object of impressing upon the members the necessity of having full hydrant service along the Esplanade.

Will Insurance Journals in United States kindly accept the following corrections; we notice very many slips during the last few months: Winnipeg should never be spelt Winnepeg; Montreal, Que., is correct, not Montreal, Ont.; Hull, Que., is correct, not Hull, Ont.

The joint assignees of the Canada Agricultural Insurance Co. have declared "a third dividend of ten per cent. upon the Fire Loss claims and a first and final dividend on privileged claims, open to objection until November 13th, after which date dividends will be paid."

We are sure his Toronto brethren were glad to welcome back Mr. S. F. Magurn, the popular General Agent for Ontario of the City of London Fire Insurance Company. He returned, after having, he informed us, a good time of it for some weeks in Great Britain, per the SS. Sardinian on October 23rd.

The Fire Insurance Association of London, Eng., has built very handsome new offices at Nos. 66 and 67 Cornhill, E. C., in the old French Renaissance style of architecture. We are glad to say that this young Institution is making rapid strides under the able management of Mr. W. P. Clirehugh. The Canadian branch is managed by Mr. Wm. Robertson, who is ably assisted by Mr. J. Stewart Browne.

The efforts to form an effective Board in Boston are meeting with gratifying success, as also the move to secure an improved tariff. The scheme contemplates a rating committee of nine, composed of three from foreign, three from local, and three from agency companies, one-third to retire each month. The agreement has been signed on behalf of fully 90 per cent. of the insurance capital represented in the city. Mr. Appleton, president of the Manufacturers' F. and M. Insurance Company, is the present chairman of the Committee.—*Chronicle*.

The fifth annual meeting of the Intercolonial Railway Insurance Association was held at Moncton last month. The secretary's report showed that since the last annual meeting nine deaths occurred—a total of 14 since organization. There are 671 members on the roll, and a balance of \$298.10 in the treasurer's hands. The officers were elected, Mr. Pottinger, General Superintendent, being President, and there was some discussion as to the best means of collecting the assessments. It was generally agreed to allow the paymaster to deduct \$1 each from the members every month, but the question was referred to the Executive Committee, who would report their decision to Mr. Pottinger for his sanction.

The Conflagration in E. B. Eddy's Mills and Factories, Hull (Que.), on the 2nd inst., involves a total loss of \$89,000 to the Insurance Companies interested, that being the amount of the adjustment, subdivided among the following companies:

Ætna.....	\$ 5,933
British America.....	5,933
Commercial Union.....	5,933
City of London.....	5,933
Connecticut.....	2,968
Fire Insurance Association.....	11,866
Hartford.....	5,933
Niagara.....	2,968
North British & Mercantile.....	5,933
Queen.....	5,933
Royal.....	17,800
Royal Canadian.....	5,933
Scottish Union & National.....	5,934

Total..... \$89,000

Mr. Harold Engelbach, Secretary of the National Assurance Co. of Ireland, visits Canada, arriving on the "Sardinian," October 20th, to obtain a personal knowledge of the Dominion, with a view to opening an agency here, if, on his return to Ireland, the directors should so resolve. Mr. Engelbach must be rather amused at the various items in our American contemporaries anent his doings, *The Weekly Underwriter* (of New York and Hartford) on

Oct. 28th, a week after his arrival, says, "he will shortly visit Canada, sailing direct to Montreal," as if Canada were so slow as to be reached only by sailing vessel. Several journals, however, announced the arrival of the "National" manager on the "Gallia" on Oct. 24th; and our Chicago friend, the "Argus," pictures the pleasure of "the many outers in New York, and the number who 'feel it in their boots' that their company can't make another statement that will pass the lynx-eyed superintendents," but advises them that "as only one man can be appointed manager for the United States, the other forty-nine should start a mutual institution." Meanwhile Mr. Engelbach was spending a pleasant time in Montreal, and doubtless feels grateful to INSURANCE SOCIETY for not heralding his arrival last month, and putting the above mentioned fifty gentlemen to the expense of a trip to this city. Mr. Engelbach returns to Ireland, via New York on the 21st inst.

"Insurance" writes to the Toronto (Ont.) *Globe*, under date of October 20, calling attention to what looks very like a piece of governmental superciliousness, altogether unnecessary and seemingly unlawful. Following is the substance of the communication:

A matter of some importance to insurance companies generally arises out of a recent decision of the Treasury Board at Ottawa in reference to the securities held there as insurance deposits. It is understood that when depositing municipal debentures the company loses all control of them until they mature? A case in point arose the other day where a company, having an opportunity of netting over \$7,000 profit by the sale of a part of its securities so deposited, was informed direct from the finance department that "it is contrary to practice to give up debentures before maturity." Other debentures of undoubted security were offered to replace them, to which no objection was made. Therefore, as far as is known, the sole cause of refusal is the trouble it would give the clerks of the department. That company has thus had to forego the gain thus within its reach, and the same result would follow supposing these same securities were undergoing a depreciation in market value. Rather than entail any trouble or inconvenience on these government officials, the company must wait till the maturity of the bonds, and sustain the full loss attending their holding up to that time. It seems to be in the nature of things for a strong government to be indifferent to interests of every sort which do not immediately tend to support its political power. Manifestly the Liberal Conservatives are to be no exception to that rule. It may be necessary for the companies to combine in this matter to ensure the right to dispose of their securities without hindrance. It is well known that no unnecessary trouble will be given by these corporations, but they should have the fullest liberty to replace their deposits at any time with equally good securities. Before making a more formal affair of it it is hoped that the proper authorities will at once rescind that rule, and advise the companies or the public through the press of the fact, as otherwise it may be necessary for the companies to combine for mutual protection.

A deputation waited on the Fire Committee of the Montreal City Council with reference to the application of the Canadian Steam Users' Association for permission to inspect the boilers which they insured, on condition that they paid \$2 to the Corporation for every boiler so inspected. It will be remembered that a report had been sent to the City Council recommending the granting of this application, and that report was referred back to the Committee for re-consideration.

The Canadian Steam Users' Insurance Association is a Canadian institution, which inspects the property of the Provincial Government, and has done a very successful business in Montreal. But they find that in Montreal there is a tax of \$5 for every boiler inspected by the City Inspector, and they have to pay this amount in addition to getting an inspection made by their own officer. Now they are willing to give the city a royalty of \$2 for every boiler inspected by them, and they will also see that their inspector has a first-class Government certificate. They will also report to the

Committee the names of the firms whose boilers they insure, so that they would not go over the work of inspection a second time. As they take risks on the boilers, they are bound to have a first-class man to inspect them, so that there will be no danger to the property which they insured four times a year.

This Association at present insure 124 boilers within the City of Montreal, and will probably be compelled to withdraw their business from the city if the requested permission be not granted them.

Mr. Champagne, the city boiler inspector, who was present, said that in the City of New York, where there were 4,100 boilers, 700 of them had been under the care of the Insurance Company for years past, but since the Jewel robbery in March last, the city authorities would not allow the Company to interfere with their inspection. It had been reported that there were in the neighborhood of 1,400 boilers in use in the city, but he had never been able to find more than 467, which he could inspect annually with his present help.

Ald. J. C. Wilson said they could try the experiment for a year, and if it was not satisfactory they need not renew the agreement. He would therefore move, "That the report of the Fire Committee be sent back to the Council, with the understanding that the inspector of the Canadian Steam Users Insurance Association has a first-class Government certificate; that the Steam Users' Association only inspect the boilers which they insure; that the inspection of the Association be satisfactory to the Fire Committee, and that a report be annually presented to the Committee."

After some desultory discussion, the motion of Ald. Wilson was carried.

The National Assurance Co. of Ireland, transacts Fire and Life Insurance business, has a paid-up capital of £100,000 sterling which, with Life Assurance Funds of £142,034, Annuity Fund £24,887, Fire Insurance Fund £67,941, and Balance of Profit and Loss Account £23,056, added, show a total financial strength of £357,918. The Fire Premiums in 1881 were £81,977 and Losses £66,419. The directors report on results of operations in 1881 says:—

"The receipts in the Life and Annuity departments show an increase over last year of £5,894 9s. 11d. After passing to profit and loss account £3,655 18s. 4d. from No. 1 Life Fund, and leaving that fund equal to the sum assured, the total Life Fund stands at £166,921 6s. 8d. against £163,875 16s. 1d. in 1880. In No. 2 Fund, which represents the current series of life policies, there is an increase of £865 7s. in the income, and the fund itself has increased from £70,999 9s. to £77,608 12s. 9d. In the fire department the results for the year have not been satisfactory, there being a loss of £12,059 2s. on the year's transactions. The course pursued, however, in previous years, of building up a reserve against exceptional times enables this loss to be met out of the fire fund, which will then stand at £67,940 18s. The balance to the credit of the profit and loss account, after deducting dividends paid during the year, is £23,056 6s., out of which the directors propose to recommend the further payment of £8,000 as dividend for the year 1881, making, with the interim dividend of £1 10s. per share, paid in August last, £3 10s. per share, or 14 per cent. on the paid-up capital, carrying forward £15,056 6s. to the current year's account."

WANTED.

A Junior assistant, good handwriting indispensable. Knowledge of Insurance preferable. Shorthand writing desirable.

Apply.

A. B., care of Insurance Society,
Montreal.

BRIGADE NOTES.

Quebec.—The City Council is considering a proposal to transfer to the Chief of the Fire Brigade the whole control of the city water works, so as to place under one head not only appliances and men for fighting fire, now included in the brigade, but also the system of providing water for the firemen's use in case of necessity, so as to avoid the gross blundering that has caused so much disaster in late fires.

St. Henri.—The St. Henri Fire Brigade was put to the test on Thanksgiving Day. Several councillors and others gathered at Mr. Moseley's tannery, and an alarm of fire was given. In one minute and forty seconds the men had a stream of water pouring on the building. Mr. Moseley had promised each man a pair of boots if they accomplished the task in three minutes, and the promise was at once fulfilled.

St. John, N.B., Salvage Corps is composed of 40 volunteers, has 2 waggons, 2 horses, and 2 drivers, paid by Corporation, which also furnishes a room for use of the Corps and donates \$250 per annum for expenses.

The general outfit consists of:

19 Large Tarpaulins, 20 ft. x 20 ft.	6 Iron Standards.
12 Small do 12 ft. x 12 ft.	4 Lines.
20 Square Canvas Bags.	4 Shovels.
2 Chemical Extinguishers.	4 Lanterns.
2 Large Axes.	7 Squillgees.
40 Hand Axes.	2 Counter-Ladders.

An Amateur Company.

Mr. C. J. Thomson's friends tell this story of him; Mr. Thomson himself says it is exaggerated:

Much disturbed by fires occurring in the neighborhood, Mr. Thomson decided to organize a fire company in his family, realizing that a little precaution might save him considerable in time of danger. He accordingly thoroughly drilled the different members in their respective duties and waited, but as no opportunity for action offered, he selected a morning to give a false alarm and test their efficiency. Leaning from the back parlor window he shouted "Fire"! at the top of his lungs.

The echo of his voice had not died away, when a sofa and two chairs grazed his ear on their way downward, four oil paintings swept down the leader, a washstand and two trunks slid past him, two bed-slats and a mattress struck him on the head, and in an upward glance seeing the legs of the library table appear at the second story window, he withdrew and started up-stairs. Half way up he met the round marble slab from the centre table, which glided between his feet without a word, and struck the servant girl behind him, who was carrying the china up stairs for safety, and she and her burden landed in the hall.

Gaining the second floor he was in time to see his eldest daughter carefully remove the bureau drawers one by one and drop them from the window. Before he could speak he met a stream of water from a fire engine which took him in the face, and heard the front door being opened by the fire department axes, while the parlor windows stepped out to admit the ladders. Turning to fly he met his wife with a gridiron and an almanac in one hand, while the other was occupied with a baby and a glass of wooden toothpicks, and at the same instant there was a deafening crash, which proved to be two mirrors and the parlor stove tied together reaching the ground, while the fireman, axe in hand, inquired: "Where is the fire?"—*Detroit Free Press.*

A TRUE HERO.

Joseph A. Seeds, the brave engineer who sacrificed his own life in order to save the lives of 600 others on a runaway burning train, deserves to have his name placed high on the roll of the world's heroes. The story of his magnificent bravery, as told by the *New York Sun*, is of the most

thrilling character. The ill-fated train was composed of ten passenger-cars, containing 620 persons. The smoking-car which was coupled to the tender, was so much crowded that men stood in the aisle. The train soon began to move swiftly, and when about a mile east of the Hackensack bridge it was going at the rate of forty miles an hour. Suddenly smoke and fire poured through the front door of the smoking-car, which was open, and created consternation among the passengers. The roaring flames were swept back from the engine, and they almost hid it and the tender from sight. "Shut the door! shut the door!" was shouted, but almost immediately it flew open again, and the engineer and fireman emerged from the fire and smoke, and stumbled into the car. The train dashed on, with no one to govern the engine. Men rushed to the rear platform, and there met a frightened crowd from the next car. Others raised the windows, only to realise at what speed the train was going, and to know that to jump out would be death.

"Get to that closet," shouted Engineer Gus Seeds to the fireman, pointing to the rear of the car, "and work the air brakes."

But the passage was blocked with passengers, and the fireman found it impossible to make headway.

"What is going to be done?" asked Theodore Reeves, of Newark, of the engineer.

The latter made no reply, but rushed back through the fiery doorway, climbed upon the tender, and disappeared in the flames, although, fanned by the wind, the fire was burning more fiercely than before.

The engineer's cab was completely enveloped. Nearly a minute passed, and then the train came to a stop on the bridge over the Hackensack River, and the passengers knew that the engineer had put on the air-brakes and reversed the engine. The train having come to a stand-still, the flames now shot upward, and no longer concealed the tender. Those who stood nearest to the door saw a man's head in the water tank on the tender. Two men rushed forward, and lifted out the engineer. He had jumped into the water to extinguish the fire that was consuming him, and was found leaning, weak and only half conscious, against the side of the tank. His clothes had been burned off, and his flesh was scorched on his body and legs. From both hands the flesh hung in shreds. They dipped water in pails from the river, and put out the flames. Conductor Whelpley put Seeds on another train, and had him removed to Jersey City, where, notwithstanding the best medical attention, he died soon afterwards. Passengers who witnessed his bravery were forced to tears as they praised his self-sacrifice and spoke of the heroic act by which so many lives had been saved.—*Harper's Weekly.*

MARINE.

A new floating dry dock was launched at Toronto on Saturday, Oct. 25th. It is 210 feet long by 50 feet wide, and cost \$15,000. It is owned by the Toronto Dry Dock and Shipbuilding Company.

Life Saving Service.—The Canadian Government has established a lifeboat station at Cobourg, and a metallic lifeboat, built by Francis, of New York, has been placed there. It is fitted for four oars and a captain or steersman, and it is also furnished with a waggon, so that it can be conveyed to distant parts of the coast. Arrangements will be made for horses to take it where it may be required. A captain and crew of four will be appointed, and they will drill twice a week during the season of navigation. The men will be furnished with the most approved description of cork jackets and the boat will have life-buoys attached to it. The Municipality of Cobourg has agreed to provide a suitable boat house, where the lifeboat can be kept, ready for service at any moment.

The lifeboat for Prince Edward County, Ont., is now being constructed at Buffalo, under the supervision of the officers of the American Lifeboat Service. It will be a wooden surf

boat, manned by six men and a captain, and will probably be stationed at Miller Bay. Two horses and a heavy wagon will also be provided by the Government. The lifeboat placed at Long Point, Lake Erie, two years ago, was left to be manned and cared for by volunteers, and was soon allowed to go adrift.—*Marine Record*.

WATER WORKS NOTES.

London, Ont.—The new pumping machinery at Springbank has during the past few weeks been thoroughly tested, and the examination by Mr. Geo. C. Robb has proved that the Water Commissioners, Messrs. A. B. Powell (Chairman), Jas. Muirhead and Mayor Meredith, under whose direction, together with Mr. T. H. Tracy, City Engineer, the work was begun, should receive the greatest credit for their energy and untiring exertions in securing for London the "best pumping machinery in Canada." The Commissioners would have been satisfied if a duty of 50,000,000 foot pounds could have been secured for each 100 pounds of coal consumed, but the manufacturers said, "No, we will give you at least 60,000,000." It will be seen that this has been far surpassed, and that the Inspector's report shews 81,192,159, surpassing the most sanguine expectations. The Commissioners are now at liberty to relieve the contractors from further responsibility, and will at the earliest possible moment take the machinery off their hands. The following is the Inspector's report in full:—

"London, November 3, 1882.

"A. B. Powell, Esq., Chairman of Board of Water Commissioners, London.

"SIR,—In accordance with your instructions I made examinations and tests of the steam pumping apparatus supplied by Messrs. Stevens, Turner & Burns and Messrs. J. H. Killey & Co., Hamilton, and erected at the Springbank pumping house.

"The apparatus consists of a pair of horizontal compound rotating steam engines coupled to some crank shaft.

"The steam cylinders are 15 inches and 30 inches in diameter and 30 inch stroke, and both are steam jacketed. The cranks being at right angles, there is a steam receiver between the cylinders. Both cylinders are fitted with slide valves and cut off valves. The cut off on the high pressure cylinder is automatic, being regulated by a Porter governor.

"The pumps are placed one behind each steam cylinder, and are connected by rods directly to the steam pistons.

"The plungers are 9½ inches in diameter, and have a stroke of 30 inches and are double acting.

"The pump valves are made of phosphor bronze, and are small annular discs, and close upon phosphor bronze seats.

"Each pump has 216 of these valves, there being 54 suction and 54 discharge valves in each end. The area for the passage of the water through the valves is largely in excess of the area of the plunger, and the advantages resulting from this arrangement are greater efficiency of the pumps, quieter working and greater durability.

"Steam is supplied by two boilers of the horizontal tubular type, and are 54 inches in diameter and 12 feet long, with 64 tubes, 3 inches diameter, in each.

"On the 19th and 20th October, with your City Engineer, Mr. Thomas H. Tracy, I conducted a full test, with the following results: The pumps were run continuously for 12 hours and 13 minutes, making in that time, as registered by an automatic counter, 36,110 double strokes.

"The quantity of coal consumed while pumping was going on was 3,598 pounds.

"The quantity of water pumped was at the rate of 2,120,922 Imperial gallons in twenty-four hours, and the duty per 100 pounds of coal consumed while pumping was 73,533,262 foot pounds, no allowance being made for cinders or clinkers or for steam used for any other purpose.

"At the conclusion of this test I suggested that certain changes and alterations should be made with a view of increasing the general efficiency of the apparatus, and at the same time make it more convenient for the men employed to work it.

"These changes were made, and on the 1st and 2nd of November, with Mr. Tracy, I again conducted a full test with the following result:—The machinery was run continuously for 12 hours and 20 minutes: the number of double strokes of the pumps was 36,720, and the coal consumed while pumping was 3,326 pounds.

"The quantity of water pumped during twelve hours was 1,069,523 Imperial gallons.

"The duty per 100 pounds of coal consumed while pumping, no allowance being made for clinkers, or ashes, or steam used for any other purpose, was 81,192,159 foot pounds. The fuel used on both occasions was anthracite coal, of the size known as egg coal, and was of good quality, the quantity of ashes and clinkers being about 12 per cent.

"After the conclusion of this latter (fuel test) steam was blown off one boiler and the flues cleaned out. Steam was then raised in one boiler only, and it was found that by firing with a mixture of anthracite and bituminous coals steam could be supplied by one boiler sufficient to run the engines and pumps at the rate of 45 revolutions per minute, equivalent to pumping at the rate of 1,937,500 Imperial gallons in 24 hours.

"The firing on both occasions was done by one of the employes at the pump-house, and was very carefully and well done (although he had no experience), and I have no doubt the regular daily working will give as good results as were obtained at the test.

"Indicator diagrams were taken from the engines, and also from the pumps, and having thus made careful tests of the working of this machinery, and having frequently examined it while in course of construction, I am in a position to express an opinion of its merits.

"I congratulate you, sir, and your fellow-commissioners in having obtained for your city such complete, efficient and durable pumping apparatus.

"I consider it superior to any in use in any city in Canada in the points of efficiency, economy and durability.

"The buildings containing the machinery are neat and suitable for the purpose, and, while there is no spare room, there is ample for regular working.

"The engine and pump foundations seem sound and solid, showing not the least sign of any defect while the machinery was running at its highest speed and heaviest load.

"I am, sir, your obedient servant,

"GEO. C. ROBB.

"Chief Engineer of the Boiler Inspection and Insurance Company of Canada."

Toronto.—At the Water Works Committee meeting on 8th inst. it was resolved that the following water mains be laid with a view to increase the water supply for fire protection:—Twelve inch mains on King street, from Simcoe to Sherbourne, \$10,500; Front from Simcoe to Church, \$7,000; College avenue and Carlton street, \$8,000; Bloor street from Bathurst to city limits west, \$14,850; College street and part of Dufferin street, \$14,500. Six inch mains on Hope street, \$3,200; Clinton, \$1,900; Crawford, \$5,800; Cecil, \$200; Beaconsfield avenue, \$2,100; Lisgar street, \$950; Argyll street, \$250. East of Don, \$3,500. Contingent, \$10,000. Total, \$82,750.

A proposal of Mr. Killey, of Hamilton, to put in two new engines to afford additional pumping capacity, was referred to the Engineer and Manager.

Kingston.—A survey is being made of the city preliminary to the construction of new Water Works. The purpose is to lay new pipes capable of supplying the needs of a population of 25,000, the growth of the city is being anticipated.

Correspondence is to be opened by the Council with Messrs. Berger & Beique, of Montreal, in regard to the establishment of a system of Water Works similar to that to be erected at Brockville, the cost not exceeding \$50 per hydrant.

The Corporation ask for tenders with complete plan and specification for a complete system of Water Works, and offer to pay \$100 for the most serviceable and economical plan with specification, for this purpose, approved of by the Council.

Brockville.—Messrs. Berger & Beique have received the contract from the Corporation of Brockville to place eighty-five hydrants in the streets of that city immediately—the number to be afterward increased to one hundred. The agreement is that the Corporation pays the contractors a rent of \$50 a year for fifty years for each hydrant, with a right to purchase the whole at the end of any ten years, at a price to be fixed by arbitration. The contractors intend to erect two brick buildings, measuring 35 feet by 40 and 35 feet by 60 respectively, beside a coal shed 70 feet by 140. The engines will be capable of pumping up three million gallons of water from the St. Lawrence every twenty-four hours. The same water works will supply the Grand Trunk—who now pay nearly \$4,000 a year for water—at \$3,000 a year, and the Canadian Pacific at \$1,000. Any of the citizens who wish it may also arrange to connect with the system.

THE INSURANCE MEN'S OWN SUNDAY SCHOOL.

Toronto is a great headquarters for insurance men of all kinds. A large number of foreign companies have general offices for the Province or Dominion in this city, while several Canadian companies have their head offices here, and nearly every company under the sun has at least one agent located among us. The result is a mighty host of insurance mechanics of one stamp or another. It would take a company of itself to insure them all—and it would have a nice job of it, truly. But they are here, and they intend to stay. As a result there is much opposition among the several companies.

The opposition got so lively lately that it was determined to form a local board of underwriters which would promote the interests of the companies, raise the dignity and introduce a better morale into the profession, and above all prevent cutting rates.

Regular meetings are held of the board, or as we would rather call it, of the insurance men's Sunday school. The order of proceedings are somewhat of this nature: After these lively gents have come in and are seated a brother, generally a bald-headed one, rises and gives out the hymn—

Cut, brothers, cut, cut with caire,
Cut very seldom for the insuraire,
A one-eighth cut for a great big faire,
A very small cut for a very small faire,
But cut very seldom and always with caire.

This little hymn is sung with wonderful unction and grace. Every teacher and pupil is the picture of apparent innocence, though an uneasy feeling may be observed in every man jack of them, for not one of them but has been cutting during the previous week, and he is, notwithstanding his apparent self-sufficingness, looking round to see if any one has found him out.

The presiding deacon next arises and says: "I am glad to see so many of you boys at school to-day. Everything is working nicely, and I see you all are looking sleek and well fed. You have no doubt had a good week in taking risks. That is right. But, my boys, avoid cutting. I know by your faces that that evil habit does not prevail any longer amongst us. Or if it does it is only to a trifling extent. Just to see I'll catechise you on this point."

"You, Master Dick, have you cut any since last we had the pleasure of assembling together in brotherly love?"

"No, sir, I never cut," simpers Master Dick. Bedlam broke loose. Cries of, "Oh, what a whopper;" "I know of two policies you cut on myself;" "listen to the liar;" "hasn't he a cheek," etc., etc.

What follows beggars description. Every agent suddenly takes to charging every other one present with the most barefaced acts of cutting. This now keeps up for half an hour. At last order is restored. An old bald-head gets up, and says its too bad that this little unpleasantness should occur; really members ought to have some regard for the proprieties; if there has been any cutting it was evidently through some misunderstanding; but to prevent such a thing again he suggests that a little agreement foreswearing to cut be drawn up and all sign it; he is confident that after that things will run along quite smoothly; and harmony prevail.

This throws oil on the troubled waters; all sign the document, and before the school breaks up the superintendent gives out the hymn:

No, no, never make cuts any more,
No, no, never make cuts any more;
Never make cuts, never make cuts, never make cuts any more.
"What, never?" shouts a bootblack.
"No, never," is the sad refrain, and a rush is made to take the boy's—life.

Toronto World.

WAIFS AND STRAYS.

A Hint. Sir Pompey Bedell—"Oh-er-Mr. Grigsby, I think! How d'ye do?"

Grigsby—"I hope I see you well, Sir Pompey. And next time you give me two fingers, I'm blest if I don't pull 'em off!"—*Punch*.

A young fellow in an insurance office curiously caught a glance of a "sub-head" in the June 27th *Spectator*, and took the number to his boarding house for his girl to read. The word was "Mashing," but the article related to causes of fires in breweries. The young lady failed to feel any interest in the subject.

A Drop in the Ocean. Yes, my boy, there are fifty-three millions and two hundred thousand people in this country. And you are only one of them. Just one. Think of that once and a while, when you get to wondering what would happen to the world if you should die.—*Burlington Hawkeye*.

During one of the hot June days, a lady in Connecticut smelt a burning of something upstairs. She investigated a closely shut closet. On opening the door, a bag of carpet rags instantly burst into a flame. The rags had been there all the winter. Upon examination, it was found that only the balls of cotton rags had burned.

Drawbacks of Progress. "How is it," says a dweller at a seaside resort to the postman, "how is it that you are so much slower getting round with the mail this year than you were last?"

"Well, sir, you see, things ain't as convenient now as they were then. I used to know all the houses, but they've gone and numbered 'em!"

IT NEVER PAYS.

It never pays to fret and growl
When fortune seems our foe;
The better bred will look ahead,
And strike the braver blow.
For luck is work,
And those who shirk
Should not lament their doom;
But yield the play,
And clear the way,
That better men have room.

It never pays to wreck the health
In drudging after gain;
And he is sold who thinks that gold
Is cheapest bought with pain.
An humble lot,
A cosy cot,
Have tempted even Kings,
For station high,
That wealth will buy,
Not oft contentment brings.

It never pays! A blunt refrain,
Well worthy of a song.
For age and youth must learn the truth,
That nothing pays that's wrong.
The good and pure
Alone are sure
To bring prolonged success;
While what is right
In heaven's sight
Is always sure to bless.

—ANONYMOUS.

LEGAL DECISIONS IN INSURANCE CASES.

COMPILED BY

MESSRS MONK, MONK & RAYNES, ADVOCATES,
MONTREAL.

SUPERIOR COURT, MONTREAL.

GENEST

vs.

THE HOHELAGA MUTUAL FIRE INSURANCE COMPANY.

On the 22nd September, 1877, the Plaintiff, desiring to effect an insurance with the Defendant's Company, made application to the Company's agent at Quebec, who on receiving Plaintiff's deposit note for \$245.00, and \$36.75 in cash, granted him an interim receipt by which his property was held covered for 30 days.

After the expiration of the 30 days, viz., on the 15th November, 1877, the Company informed him that they refused his application, and that they were ready to give him back his note and deposit money after deducting a proportion of the premium for the time during which the insurance was valid.

In spite of this the Company afterwards refused to give back the note, they pretending that the Plaintiff was a member of the Company from the date of his application up to the 15th November, and as such subject to contribute to the payment of the losses incurred by the Company during that time. And that during that period they had been condemned to pay a loss of \$2,000, for which loss his proportion amounted to \$96.89, as assessed by the Directors, in addition to the sum already paid by him with his said deposit note, viz., \$36.75.

The learned Judge in pronouncing judgment, dismissed Defendant's pleas and gave judgment for Plaintiff, ordering the Company Defendant to return the deposit note, and condemning them to all costs.

He holding that after the expiration of the 30 days mentioned in the interim receipt, the insurance terminated *de plein droit*, according to the express terms of the interim receipt. That the fact of the Plaintiff's not having been informed of the refusal of his application until the 15th November, did not constitute him a member of the Company for the period of time between the lapse of the 30 days and the date of notification.

That the Company having by the notification declared themselves ready to return the deposit note, could not later illegally submit the Plaintiff to a contribution to losses sustained by the Company on account of the said deposit note being still in their hands, owing to the negligence of their employees in not having returned it to the Plaintiff more promptly.

CIRCUIT COURT, SWEETSBURG,

DISTRICT OF BEDFORD.

GILES *et qual.* vs. BROCK.*Mutual Insurance—Assessment for losses—Defence to Action for such Assessments.*

The Plaintiff, acting in his capacity of Receiver for the Niagara District Mutual Fire Insurance Company, sued the Defendant for the recovery of the sum of forty-eight dollars currency, being amount assessed on his premium note on the Policy of Insurance against fire effected by him with this Company in August, 1876, notice of which assessment had been given to him in accordance with the provisions of 36 Victoria (Ontario), cap. 44. In his declaration the Plaintiff also alleges his appointment as Receiver by the Court of Chancery, and the Insolvency of the Company.

The Defendant pleaded that the note in question had been obtained by the fraudulent artifices of the officers and agents of the Company, who represented it as solvent, whereas at the time it was insolvent and worthless; and that it furnished no security for any loss insured against, and that Defendant received no value or consideration for the note, and that the Company suffered no *bona fide* losses for which the Defendant could be made liable.

The Plaintiff's evidence was to the effect that the assets of the Company were equal to its liabilities, and that it was from non-payment by its debtors that the Company was forced into Insolvency, and that it was not insolvent when the premium note sued on was given, and that Defendant was not assessed for any loss previous thereto; but the losses on which he was assessed were subsequent to the time his insurance was effected.

The Defendant's Counsel endeavored in his examination of Plaintiff to obtain from the witness a statement of what losses, and in what manner the assessments were made on Defendant's note; but the Court maintained the objection of Plaintiff to allowing the witness to enter into any details in regard thereto, the more particularly as the Court held he had no records or books to speak from.

The Court, in giving judgment for the Plaintiff under the proof, held that although it might be open to a party insured to show that a company was a swindling or a bogus company; and that the security sought to be enforced had been obtained by false pretences, which had not been done in the present case; yet that it was not competent to the assured in a mutual company, when called upon to pay assessments on his premium note, to compel the company to enter into a detailed statement of the losses to establish the correctness of the assessments made by the Directors. That the Directors in so acting were the agents of the insured, who also was a member of the Company, and that he was *quoad* these assessments, in a suit brought to enforce payment of them, bound by their acts and by the terms of his premium note, which are here of a most specific nature, and by which he agreed to pay on demand, for value received, any sum of money which the Company might from time to time require of him, provided that such sums should not in the aggregate exceed the sum of \$96.00 (the amount of the premium). That apart from the contract itself, which must govern this case, to hold otherwise would appear to defeat the object of the law establishing these Mutual Companies; wherein, as in ordinary incorporated companies, the conduct and details of the business are left to the action of Directors, who would be responsible directly for malfeasance of duty, but whose acts within their scope are binding on shareholders or members of the Company, and one of whose main duties it was in these Mutual Companies to make assessments for losses and other expenses of the Company.

Here, the Defendant having failed to prove the fraudulent character of the Company, or the false representations upon which it was alleged the note in question was obtained, and a Receiver having been appointed under the 75th section of the Statute above referred to, the like rights and remedies upon the non-payment of assessments as are given to the Company itself, the right of the Plaintiff to recover the amount sued for from the Defendant was indubitable, and judgment was accordingly pronounced in his favor.

SUPERIOR COURT, MONTREAL.

GILES *et qual.* vs. CHAPLEAU.*Security for Costs—Plaintiff et qual.*

In this case the Plaintiff brought suit in his capacity of Receiver duly appointed to the Niagara District Mutual Fire Insurance Co., a body politic duly incorporated and formerly carrying on business in the Provinces of Ontario and Quebec.

The Defendant asked for security for costs:

1. Because the Plaintiff sues in his capacity of Receiver to an Ontario Assurance Company.
2. Because said Company has not an office in the Province of Quebec.
3. Because it appears by the declaration that the Company is insolvent, and has ceased carrying on business altogether.

And further, that Plaintiff has always resided in Ontario but has lately come to Montreal for the very purpose of avoiding the furnishing of security in these cases.

The Plaintiff contested the motion strongly, but the Judge decided against him and ordered the security to be given, inasmuch as it appears by the declaration that the Company called there The Niagara District Mutual Fire Insurance Company, for and in whose interest the Plaintiff has instituted the present action, has no place of business (*établissement*) in this Province.

Fires in Canada during the Month of OCTOBER, 1882.

EXPLANATION OF ABBREVIATIONS.

S 34 B 104, 243, means - Sheet 34 ; Block 104 ; No. 243 on plan. Nos. before name of place are days of month. In Loss and Insurance columns B means Building ; C Contents.

PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.		PLACE.—No. ON PLAN.—BUILDINGS BURNT.		APPROXIMATE.	
		Total Losses.	Losses to Ins. Cos.			Total Losses.	Losses to Ins. Cos.
ONTARIO.				ONTARIO.			
DATE.				DATE.			
1 WHITBY EAST TWP.,	Barn and Stable.	200	150	21 TORONTO,	S 19, B 92, No. 286, Stable.	B 200	None.
1 MARTINTOWN TWP.,	Barn, Outbldgs and Contents.	2500	750	21 ELIZABETHTOWN,	Frame Barn and Contents.	C 300	None.
1 ST. CATHARINES,	Wood yard.	100	100	21 WINDSOR,	Varnish Factory.	1072	697
2 DUMFRIES,	Frame barn.	B 400	300	22 STRATFORD,	Frame Barn.	7000	5000
2 BROCK,	Stables and Barn.	3000	1600	23 BELLEVILLE,	S 5, B 14, No. 376, Barn and Contents.	B 500	150
2 PAKENHAM,	Stone and Frame Woollen Mills.	C 6500	4700	23 ORILLIA,	S 2, B E, Nos. 9-13, Frame Stores and Dwellings.	C 1000	None.
3 MURRAY TWP.,	Farm outbuildings.	10500	6900	24 HILLSBURG,	Stables.	4830	2230
3 KINCARDINE TWP.,	Barns, Sheds and Contents.	B 350	275	24 HILLSBURG,	2 Frame Dwellings.	1000	None.
3 ASHFIELD TWP.,	Frame Farm Dwelling.	1500	....	25 AILSA CRAIG,	S 19, B 89, No. 5, Stable.	300	200
3 DUNWICH,	Barn and Contents.	300	200	25 GUELPH TWP.,	Barn and Contents.	1600	1200
3 TORONTO,	S 71, B 413, No. 51-53, 3 Small Dwellings.	3000	....	25 ORANGEVILLE,	Frame Dwelling.	B 300	200
3 UNIONVILLE,	Farm House.	213	213	26 ST. THOMAS,	S 3, B 17, No. 376, Bakery and Confectionery.	C ....	....
3 BELLEVILLE,	S B No. Pump Factory.	B 600	350	26 OSO, 5TH Con.	2 Barns and Outbuildings.	2500	....
	Machinery.	C 1500	900	26 COLLINGWOOD,	Northern Railway Dock.	3000	....
4 BELLEVILLE,	2 Dwellings.	1585	875	26 OMEMEE,	S 1, B 1, No. 2, Steam Saw and Shingle Mills.	6500	1400
	S B No. Railway Elevator.	200	200	27 GALT,	S 2, B C, No. 17, Frame Stable and Icehouse.	250	None.
	Building and Machinery.	18300	8558	27 HAMILTON,	Dwelling and Store.	B 160	160
5 DUNDAS,	Grain.	7000	5000	27 WOODSTOCK,	S 4, B S, No. 8, Paint store.	C ....	....
	S 1, B A, No. 28, Carpenter's Shop of Dundas Cotton Mills.	200	200	27 BETHANY,	General store.	....	....
6 OMEMEE,	S 1, B 1, No. 2, Saw Mill.	3078	1400	27 TORONTO,	Grocery store.	300	....
7 BELLEVILLE,	S B No. Planing Mill and Machinery.	1857	1000	28 LUCAN TWP.,	Building and Stables.	800	700
	Brick Terrace.	4000	None.	28 PORT CARLING,	Steam Saw Mill.	3000	None.
7 LOWE TWP.,	Brick Dwelling.	C 113	113	28 DUNCANSVILLE,	Frame Blacksmith's shop.	780	300
8 TORONTO,	Barn.	250	None.	29 GODERICH,	Salt Works.	4700	4700
8 HAMILTON,	S 74, B 472, No. 24, Vacant Dwelling.	150	100	29 TORONTO,	S 88, B 709, No. 137, Vacant Dwelling.	200	....
9 WHITBY TWP.,	Ont. File Works.	....	....	29 ALLISTON,	Brick Carriage Factory.	2500	1400
	Barn.	B 600	400	29 TUSCARORA,	Frame Dwelling.	200	150
		C 700	600	30 WOODSTOCK,	S 4, B S, No. 2, Varnish Room.	4000	2000
9 WELLAND TWP.,	Barn and Contents.	1800	None.	30 HUMBER,	Farm Dwelling.	2000	1000
10 ASPHODEL TWP.,	Frame Farm Dwelling.	500	300	30 OTTAWA,	S 40, B 251, No. 353, Frame Dwelling.	100	None.
10 PICKERING TWP.,	Con. 6, Lot 17, Barns.	710	710		S 7, B 80, No. 45, Frame Weigh House.	150	None.
10 MCKILLOP TWP.,	Barns and Outbuildings.	5000	1500	31 ETOBICOKE TWP.,	Dwelling.	1500	1000
10 BOLTON,	Hotel and Stables.	3000	2000				
11 CHATHAM,	Grist, Saw and Shingle Mills and Contents.	6000	2500	QUEBEC.			
11 TORONTO,	S 13, B 47, No. 159, Old Gymnasium.	1000	....	DATE.			
11 GUELPH,	S 12, B 84, Oatmeal Mill.	2250	2250	4 HOCHELAGA,	S 24, B 4, Howley's Door and Sash Factory.	in next issue, not adjusted.	
12 ALLISTON,	Barn.	600	None.		Dwelling and Stables.		
12 HAMILTON,	Frame Dwelling.	400	250	5 MONTREAL,	S 5, B 14, No. 199 (James st), Boot Maker's.	100	None.
12 TORONTO,	S 31, B 174, No. 11, Dwelling.	150	100	6 MONTREAL,	S 18, B 123, No. 179 (St. Lawrence st), Dry Goods.	276	276
13 CHATHAM NORTH,	Ontario Flour Mills.	2000	....	6 QUEBEC, St. Sauveur st.,	Frame Dwelling and Shed.	850	700
13 FRANKVILLE,	Rossin House.	....	....	12 LACHUTE,	Frame Dwg and Contents.	475	363
14 MANVERS TWP.,	Frame Farm Dwelling.	900	600		S 1, B 8, No. 32, Confectionery store.	B 205	205
15 GANANOQUE,	S 2, B F, Nos. 28-30. General Stores and Dwelling.	B 1425	1425			C ....	....
16 PORT HOPE,	Frame Stable.	C 377	377	13 ST. DOMINIQUE,	Farm Barns and Contents.	3980	1804
17 GUELPH,	Barn and Contents.	250	150	13 MONTREAL,	S 9, B 34, No. 209, (Com. st), Offices.	125	125
17 LONDON TWP.,	2 BARNs AND CONTENTS.	3000	....	18 MONTREAL,	S 19, B 138, No. 283, (St. Lawrence st), Boot and Shoe store.	C 250	189
17 ROCKWOOD VIL-LAGE,	Hotel and Stable.	4500	1100	20 ETCHEMIN,	South Shore Coves, S 11, Large Steam Dry House and 2 Small Ditto.	22,500	13,500
18 STANSTEAD,	Store and Dwelling.	5000	1455				
19 GRIMSBY TWP.,	Dwelling and Barn.	750	453				
20 KEMPTVILLE,	Barn and Contents.	1500	....			
20 LINDSAY,	General store.	C 500	500				
	Dwelling.	B 475	400				

PLACE—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE		PLACE—No. ON PLAN.—BUILDINGS BURNT.	APPROXIMATE	
	Total Losses.	Losses to Ins. Cos.		Total Losses.	Losses to Ins. Cos.
QUEBEC.			NEW BRUNSWICK.		
DATE.			DATE.		
20 HOCHELAGA, S 25, B 30, Shed.	100	100	6 SHOMOGOGUE YORK Co., Steam Saw Mill.	4000	....
20 PRINCEVILLE, Frame Dwelling.	1100	400	9 CAMPBELLTON, Barn.	400	None.
20 MONTREAL, S 63, B 43, No. 68, (Victoria st), Dwelling.	C 300	None.	12 ST. JOHN, S 25, B 17, Nos. 116-124, 3 Stores and Dwellings.	500	500
22 DES JOACHIMS, Dwelling and Stables.	1500	....	16 ANNAGANCE, Dwelling.	900	750
22 JAMESTOWN TWP., Frame Barn and Contents.	942	700	17 BENTON, St'm Tan ry, Build'g & Mach'ry.	C 10000	3000
22 LEVIS, Farm Buildings.	....	....	21 CAMPBELL, YORK Co., Barn.	500	None.
26 MONTREAL, S 83, B 683, No. 25, Saw Mills.	1800	None.	21 SUSSEX, Dwelling.	600	....
25 NAPIERVILLE, Stables.	500	400	21 KENOUS, Lumber Camp.	C 600	None.
26 PRINCEVILLE, Dwelling.	180	180	24 TRACADIE, Barn.	B & C 1200	None.
27 MONTREAL, Dwelling and Stable.	1000	None.	26 CARLETON, S 1, B 10, No. 51, Blacksmith's shop.	800	500
29 QUEBEC, (Champlain st), 2 Frame Dwellings.	B 437	437	26 CANTERBURY, Warehouse and Dwelling.	2000	None.
	C ....	....	29 UPPER BRIGHTON, Dwelling and Several Barns.	2000	None.
	C 188	188	MANITOBA.		
	B ....	....	DATE.		
NOVA SCOTIA.			29 WINNIPEG, S 4, B 17, No. 347, Offices (Bank and C. P. R.)	6000	6000
DATE.			29 PORT DOUGLAS, Vacant Dwelling.	1000	....
6 NEAR SPRING HILL STATION, Coal Shed.	....	....	BRITISH COLUMBIA.		
28 GREAT VILLAGE, Colchester Co., 3 Barns.	1750	....	DATE.		
30 MABOU HARBOR, Foundry.	1500	1000	4 VICTORIA, Driard House, and damage to several other Houses.	20,000	....

ERRATA AND OMISSIONS IN SEPTEMBER FIRE RECORD.

Notices of emendation inserted here if forwarded in time for next issue.

- Correction.—September 7, BELLEVILLE, 1st item should read S 5, B 8, No. 44 stable.
 2nd " " " S 7, B 51, No. 2, and new buildings north and west from No. 2, livery stable.
 3rd " " " S 7, B 51, No. 297, dwelling and office.
 4th " " " S 7, B 51, cordwood piled where coal shed, No. 285, formerly stood.

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LIST OF INSURANCE PLANS PUBLISHED BY

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Annapolis	Lunenburg*
Antigonish	New Glasgow
Arichat	Pictou
Bear River*	Shelburne*
Bridgetown*	Stellarton*
Bridgewater*	Sydney
Canso*	Truro
Chester*	Windsor
Dartmouth	Wolfville
Digby	Yarmouth
Guysborough*	
HALIFAX	
Kentville	

* Places thus marked, mostly small villages, as soon as required.

SPECIAL SURVEYS.
No. 1

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Alliston*	Collingwood	Meaford	Renfrew
Almonte	Comwall	Merrickville	Ridgeway
Amherstburg	Dreaden	Merriton	Riverside
Arnprior	Drummondville*	Millbrook	St. Catharines
Ancaster*	Dundas	Milton	St. Mary's
Arthur*	Durham	Mitchell	St. Thomas
Ashburnham	Elmira*	Morrisburg	Sarnia
Ayr*	Elora	Mount Forest	Seaforth
Baden*	Essex Centre	Napanee	Shannonville
Barrie	Exeter	Newbury*	Simcoe
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Belleville	Fergus	New Edinburgh*	Southampton
Berlin	Fort Erie*	Newmarket	Stayner
Blenheim	Fort William*	Niagara Falls	Stouffville*
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Bobcaygeon	Gananoque	Oakville	Streetsville*
Bolton*	Georgetown	Odessa*	Tamworth*
Bothwell*	Glencoe*	Orangeville	Thornbury*
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Bradford	Gravenhurst*	Orono	Tilsonburg
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Brooklin*	Harriston	Owen Sound	Trenton
Brussels	Hastings	Paisley	Tweed
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Campbellford	Hespeler*	Palmerston	Walkerton
Cannington*	Ingersoll	Paris	Wardsville
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Cardinal*	Kemptville	Park Hill	Waterloo
Carronbrook*	Kincardine	Pembroke	Walford
Cayuga	Kingsville	Peterboro'	Welland
Chatham	Kingsville*	Petrolia	Whitby
Chippawa*	Lakafeld*	Picton	Windsor
Clarkeburg*	Leamington*	Point Edward	Wingham
Clifton*	Listowel	Port Burwell*	Woodbridge*
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	L'Original	Port Dover	Wroxeter
	Lucan	Port Elgin	Yorkville
	Lucknow	Port Hope	
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Harbour Grace
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PROVINCE OF MANITOBA.

WINNIPEG
Emerson
Portage-la-Prairie

PROVINCE OF QUEBEC.

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Aylmer	Part I.
Beauharnois	" II.
Bedford	" III.
Berthier	Nicolet
Brigham	Ormstown D'r'm*
Buckingham*	QUEBEC
Coaticook	Quebec Coves
Coteau St. Louis	North Side
Cowansville	Quebec Coves
Danville*	South Side
East Farnham	Richmond
Frelighsburg	Riviere du Loup*
Granby	Rock Island
Hemmingford	St. Andrews*
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Hull*	St. Eustache*
Huntingdon*	St. Gabriel
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Lachute	St. Jean Baptiste
Laprairie	St. Jerome
L'Assomption*	St. John's
Lennoxville	St. Louis of
Levis	Mile End.
Longueuil	St. Scholastique*
Maskinonge*	
Melbourne	

St. Therese*
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Sherbrooke
Sorel
Stanbridge*
Stanstead
Sweetsburgh*
Terrebonne
Three Rivers
Valleyfield
Waterloo
West Farnham

APPLIANCE REPORTS
are prepared of most places a above
noted, giving information respecting
means of protection against
fire, etc.

CITY ATLASES. Montreal.

PROVINCE OF NEW BRUNSWICK.

Bathurst	PORTLAND
Campbellton	Petitcodiac*
Carleton	Sackville
Chatham	Salisbury*
Dalhousie	St. Andrews*
Dorchester*	ST. JOHN
Fredericton	St. Stephen
Grand Falls*	Shediac*
Hillsborough*	Sussex
Moncton	Woodstock
Newcastle	