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INSURANCE SOCIETY

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

Vol. II., No. 8.
OFFICE: 102 St. Francois Xavier St. }

MONTREAL, AUGUST 20, 1882.

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The *Illustrated London News* has a weekly column entitled "Echoes of the Week," edited by Geo. Augustus Sala. —An American correspondent asks him, "How do you keep 'em up week after week?—the 'Echoes' I mean," and the reply is "We 'keep 'em up,' dear sir, mainly through the kindness and courtesy of a great army of correspondents all over the world, who tell the compiler every week a great deal more that is useful and entertaining than he is able to tell them."

On the self-same principle was INSURANCE SOCIETY started, and it does seem strange that among the four thousand intelligent men who compose that society in the Dominion of Canada enough items of news and of practical ideas cannot be sent in month by month to enable us to "keep 'em up" with advantage and benefit to all.

Is it that the blind rush after other men's bread and butter so engages and so embitters each member that they find no time to assist in advancing the general good?

Is Canada to remain for ever a by-word in the Insurance world as a place where, in the mad rush for gain, each employs his whole energy in pushing his fellow against the wall; and, if he should happen to find a precious fact or idea, shall each strive to keep it to himself, thinking, blindly thinking, to reap all the gain himself?

"Live and let live" always has been the surest way to success; and the few, even in Canada, who adopt and govern their methods by that rule, assuredly do and will gain thereby.

If you know anything that would benefit your fellow-worker—fellow-worker, we advisedly say, you should be fellow workers not anti-workers—then open your heart and your pen and let INSURANCE SOCIETY have the benefit of it.

The illiterate mob never achieved a stable self-government, and why try to establish secret cliques by the name of boards or associations when each member declares to himself that he means to benefit himself and his company solely by his adhesion thereto.

Failure must and always will follow such conclaves. To be successful you must impart that knowledge which you exclusively possess in all matters of interest, and aid to make the association such that each and all are proud to advance another's knowledge and well-doing, and such that exclusive and selfish men shall be looked on as "pariahs"—aye, so much so, that there shall be none such left to mar society.

We would be glad to have it clearly explained to us why the Dominion of Canada does not have some such organization as the "Fire Underwriters Association of the North-West"—the programme of whose thirteenth annual meeting we present in another page.

The ordinary stock answers won't avail; "*small field*"—the more time to study matters specially pertaining to that field, and the less chance of each member being crowded out from speech by the large attendance of capable speakers; "*slower country*"—is not thirteen years time enough to be behind the times; "*underwriting ability nil from a scientific point of view*" then by all means, friends, resign your positions, and ask your companies to appoint men who know more, and will study more for the general good.

In Milwaukee, we see men holding positions that call for far more time and attention than any of you can boast of giving, who can spare part of that time, and are willing to travel hundreds of miles to benefit their fellows and *their juniors* in the profession.

They invite leading scientists to meet and instruct them; and, by friction of intelligent minds, and by hints from practical workers, each and all leave the meeting with more knowledge, more health, and more affection to their fellow-men than can be gained by decades of extra office labor; and such men are proved to be of far greater value both to the corporations that employ them, and to the special community which is their sphere of work, than the hardest and most laborious recluse that ever wore his health and his temper out in a thankless company's service, without having the satisfaction of knowing that he had been of any benefit to himself or to his generation.

Such Associations as the one we speak of tend abundantly to create a supply of intelligent juniors, and to show the younger members that their profession is of some eminence among the scientific bodies of the world; they tend to decrease the number of wooden-headed day laborers who are now a sore trouble to many Canadian managers.

Doubtless the reports of these Associations and of their meetings tend to draw the brightest of our Canadian youth

to a "happier country," but why, oh General Managers and General Agents, do ye not try and keep the best and the brightest? Is there not too much economy of brain as well as of pocket in this Dominion—false economy, parsimony we should rather say—and could ye not foster intelligence, lessen your own hard labors, and improve your own well-known ability, by actively and cordially supporting a Dominion of Canada Fire-Underwriters Association or Institute.

THE ENGLISH "SPECTATOR," ON LIFE INSURANCE.

There is an old saying that "a little knowledge is a dangerous thing," but it is generally conceded that total ignorance is infinitely worse—more especially when that ignorance proceeds from a source whence wisdom is expected, and ordinarily not in vain. We have been grieved to notice upon several occasions both weekly and daily non-insurance journals, sound and sensible in their views upon social or political questions—which is their province—suddenly dash off at a tangent in a discourse on the merits of Fire or Life Insurance, where they speedily flounder, hopelessly beyond their depth, and exhibit such lamentable and utter want of knowledge of the subject they so rashly take in hand as to become objects of pity or ridicule to any underwriter. This, however, is not the worst, for these very journals may be so talented in handling their own topics that the outside public, who, like themselves, have not been brought up to the profession of underwriting, accept their arguments and annunciations—no matter how wild and erroneous—as worth listening to, if not absolute gospel, for the said arguments and annunciations are propounded with a kind of complacent infallibility, as though the writers exclaimed authoritatively: "I am Sir Oracle, and when I ope my lips let no dog bark!"

We are irresistibly compelled to make these remarks on reading an article from the English *Spectator* upon "The Progress of Life Insurance," which has been copied and commented on by some of our daily papers. *The Spectator* is an able paper, when it confines itself to the subjects for which its readers subscribe to it; and, though some may differ with its views upon religion or politics, most will admit that its arguments show undoubted talent, and that its articles are well worth perusal. It is therefore the more to be regretted that it should have been persuaded to insert in its pages a paper which is so false in its theories and conclusions as to be almost beneath criticism, and it is only on account of the high standing and wide publication of the journal that we deem it worth our while to notice the article at all.

The Spectator starts with asserting that the business of Life Insurance "does not develop as it should do," and that the "public still display a reluctance to insure," and goes on to say that it is convinced that the "main cause (for the above) is a desire on the part of the public for less trouble, more security and better terms." Now we are inclined to dispute both these propositions, and think, in the first place, if we look at the number of Life offices and the number of insured a hundred years ago and what those numbers are to-day, we are justified in stating that the progress of Life Insurance has been quite wonderful, and that progress utterly has been in the direction where it was most needed.

namely, among the poorer and the laboring classes. Life Insurance goes hand in-hand with education and thrift. it is the outcome of a man's desire to leave those behind him independent of the charity of friends or the poor-house; and we appeal to the "Prudential" of England, or companies on this side of the Atlantic, whether we are not correct, and, if so, to come to the second proposition, we do not think "trouble" would stand in the way, while, as for security we do not know how *The Spectator* can gravely set forth "that the Life Companies, as a rule, give no proof of solvency whatever." With just as much truth might it be said that banks "publish accounts which tell the public absolutely nothing at all." One set of accounts to the ordinary mind is just as intelligible as the other, and yet would *The Spectator* wish to insinuate that there is no security felt in banking! A few Life Companies may be unsound and finally collapse, like banks have done and will continue to do, but to use this as a wholesale argument against either Life Insurance or Banking is simply childish. Not many who bank understand the system of banking, and it would be just as reasonable to expect to have that system explained to every one who was contemplating making a deposit as that the actuary of a Life Company should undertake to prove the soundness of the 3 or 4 per cent. standard to every intending insurer.

The Spectator does not appear to grasp the idea that Life Insurance, like Fire, is a contract, or at any rate seems to imagine that it is a contract that can be easily altered, and that the calculations upon which it is based are very trivial and could be reconstructed without any difficulty. In fact, judging from *The Spectator's* arguments we can only conclude that the Insurer should be able to play the game of "heads I win, tails you lose"—though we confess this would not inspire us with confidence in the "security" of the Companies. "Are not the companies wrong," *The Spectator* seriously asks, "in demanding such a quantity of information as to insurer's health?" To this we reply emphatically, "No," and that if they did not do so they would not be worthy of the trust reposed in them or, in other words, they would understand their business as little as the *The Spectator* obviously does. *The Spectator* relates what it deems an amusing experience of the value of medical testimony regarding an invalid life, from which it would traduce that medical testimony is very worthless, or, at the best, liable to grievous mistakes. Can anything from an underwriter's point of view be more ridiculous. Of course, no one pretends the medical examiners are infallible in every instance, but Life, like Fire, Insurance, is based upon the law of average, and to upset that law because one or two invalids live to old age, while a healthy, robust man is cut short in his prime, is about as logical as to say that because a first-class brick dwelling-house burns a week after being insured against fire, while a saw mill lasts for years, therefore we should write the latter as cheaply as the former.

We have done: *The Spectator's* article is so replete with absurdities that we have scarcely had the patience to criticise it calmly, and as there is an old saying, "let the shoemaker stick to his last," so we would advise *The Spectator*, for its own reputation, in future to keep to religion, politics or literature, and leave Life Insurance alone.

13TH ANNUAL MEETING OF THE

Fire Underwriters' Association of the Northwest,

TO BE HELD AT THE

Grand Pacific Hotel, Chicago, Illinois, September 6 and 7, 1882.

PROGRAMME OF EXERCISES.Meetings of the Executive Committee at 8 P.M., September 5th, and
9 A.M., Sept. 6th.—At Parlor No. 1.**FIRST DAY.**

OPENING SESSION AT 10 A.M., SHARP, SEPTEMBER 6TH.

Calling the Roll.—Reception of Delegates from Sister Associations.
—Report of the Executive Committee.—Report of the Secretary and
Treasurer, Geo. W. Hayes.—Address of the President, W. B. Cornell.
—Appointment of Standing Committees.—Unfinished Business.**INTERMISSION.**Annual Address, - - - - Col. Clifford Thompson,
Of the "Spectator," N Y.Discussion—Upon the topic "What is the best way to recompense
agents—by all entire direct commission, or by a part direct and a
part contingent commission upon profits?""A Lesson in Rates upon the Blackboard," - C. H. Case,
Manager Royal Insurance Company.Discussion—Upon the topic "How can we most correctly and profitably
rate places too small for the 'Managerial' or 'Compact' system—through local boards, our field force, or an independent
bureau of experts established for that purpose, or other independent
means selected by the companies?""Tidings from the Pacific Coast," - - - Geo. D. Dornin,
Manager Lion Insurance Company.Discussion—Upon the topic "What is the best plan for rating—a flat
rate based upon inspection, or what is known as the 'Schedule'
basis?""Fire Department and Water Supply," - - - L. D. Moody,
State Agent Franklin Insurance Company, Philadelphia."The Field vs. the Office," - - - - J. G. Finnie,
State Agent Home Insurance Company, N Y.**EVENING SESSION.**Address—"Explosive and Dangerous Dusts," illustrated by apparatus
and powerful views, - Prof. T. W. Tobin, C.E., Ph.D.
Of the Polytechnic Society, Kentucky.**SECOND DAY.****REPORTS FROM STATE BOARDS.**"Underwriting, its Object, Condition and Future," - W. F. Fox,
Special Agent Queen Insurance Company.Discussion—Upon the topic "How can we best prevent inimical
legislation and educate the people up to a true sense of the worth-
iness and necessity of our profession?"Isometrical Drawing—20 minutes with the Crayon, - C. C. Hine,
Of "The Insurance Monitor."Discussion—Upon the topic "What is the best way to correct public
sentiment so that companies may secure even handed justice from
the bench and jury box with other litigants thereof?""The Adjustment of Fire Losses," - - - Jno. I. Covington,
Of the Insurance Adjustment Company, Cincinnati, O.Discussion—Upon the topic "How can we best meet taxation, general
or special, and prevent sumptuary or class legislation against the
companies?"**INTERMISSION.**Address—"The Industrial Uses of Electricity
as Affecting Fire Risks," - - - Amos E. Dolbear,
Prof. of Applied Science, Tufts College, Mass."Rates, Basis Rates and Exposures," - - - W. F. Ross,
State Agent Niagara Insurance Company."The Special Agent—a prosy subject in poetry," - T. H. Smith,
State Agent North British and Mercantile Insurance Company.**REPORTS OF STANDING COMMITTEES.**Report of Committee on Revised Code of By-Laws.—Election of
Officers and Executive Committee.—Unfinished Business.—Adjourn-
ment.W. B. CORNELL, *President.*GEO. W. HAYES, *Secretary.*
Chicago, August 1st, 1882.**EDITORIAL AMENITIES.**

We have to apologize to the *Insurance World* of Pittsburg for non-credit of an item on "greasy cotton burning." The paragraph had apparently been going the rounds, and when we saw it had forgotten its father.

The same journal finds fault with us for not knowing of the existence of the Citizens Insurance Company of Pittsburg, that being the Company that has introduced Rent Insurance into Pittsburg, and not the New York Company of the same name.

We will deal tenderly with Journals that unintentionally display pardonable ignorance about Canadian matters, and several are constantly slipping in their remarks in Dominion affairs.

In our turn, we may possibly be allowed to express regret that the *Insurance Journal* of Hartford credits the articles copied into its paper only on the outside cover. In its August number we note the repetition of an article, "Who are Responsible for the Unpopularity of Life Insurance?" and—although two inches of white space surrounded the heading we miss the words "from INSURANCE SOCIETY"; and being yet a juvenile, although we duly appreciate the courtesy that considers our efforts worthy of notice, yet our thrill of pleasure would be much enhanced by the credit being given with the article, as well as on the cover, so that in future years, when the well-thumbed volumes of the *Insurance Journal* are perused by the coming leaders of Insurance society, and when the blue covers shall have been changed for half-calf annual bindings, still it would be patent that an article in Montreal "INSURANCE SOCIETY" had been deemed worthy of a place in Hartford Insurance literature.

We turn a few pages further in August issue of the *Insurance Journal*, and find our article on Model Taxation without any credit whatever, either in pure white inside or on neat blue cover. Talk about adding insult to injury, international copy right, and editorial amenities, after that as much as you please, but don't blame a youngster for cribbing "greasy cotton rags" without giving due credit for them.

INFLUENCE OF INSURANCE CO'S.

How much influence the Insurance Companies possess it is hard to estimate, for this influence is seldom wielded, it apparently being a rare thing for the Companies to act in concert. The *Chicago Times* tells of a good thing which the Insurance Companies did for that city recently: Nearly a year ago the city made a strong effort to have the streets in the lumber district cleared of the piles of lumber which defaced them and increased the danger of fire in that region; but it came to naught. The dealers protested that it would be impossible for them to clear the streets and to attend to their business. The matter was dropped. But the fire underwriters, having more influence than the city government, apparently, in enforcing this as well as some other ordinances, suddenly made a raise of fifty cents upon insurance rates in the lumber district. Nothing more was said on their part, but in a very few days the lumber was removed from the streets.

If a man has a young and right pretty and pleasant wife it may be that when he leaves her an attractive widow some one will deem it interesting to care for her and her little children. Otherwise, the husband had better buy insurance on his life. No one else can be expected to care more than he for the comfort of those he leaves behind.

INSURANCE IN CANADA 1881.

We are favored by Professor J. B. Cherriman, the Dominion Superintendent of Insurance, with copies of his report for 1881.

At present 69 companies (not including several which are in process of liquidation) are under supervision of his office.

No. of Companies doing Life Insurance.....	39
“ “ “ Fire “	29
“ “ “ Inland Marine Insurance..	6
“ “ “ Ocean Marine “ ..	3
“ “ “ Accident Insurance.....	5
“ “ “ Guarantee “	2
“ “ “ Plate-glass “	1
“ “ “ Steam Boiler “	1

These 69 companies had on deposit in the hands of the Receiver General securities to the value of \$7,032,377.53 on June 30th last.

During 1881, and during first six months of 1882, three companies retired from business in Canada.

Dominion Fire and Marine, transferred business to the Fire Insurance Association.

- Merchants Marine, ceased business,
- Canada Fire and Marine, reinsured with Citizens.

During the same period, four companies were newly licensed to transact Insurance in Canada.

- The City of London Fire Insurance Co. (limited) of London, England.
- The Scottish Union and National Fire Insurance Co. of Edinburgh, Scotland.

- The Lion Life Insurance Co. of London, Eng.
- The North American Mutual Insurance Co. of Toronto.

FIRE INSURANCE.

The Professor goes more into detail this year than has been his habit in previous reports, on the increase and decrease of premiums and of losses of the various companies, both as classed by nationality and as taken individually, and also compares ratios with those of previous years, so much so that underwriters, on carefully reading his statements and deductions, cannot but be benefited thereby, and will most assuredly rise from the perusal with a firm and serious determination to make it their earnest endeavor to make the showing better in 1882.

We quote from the report :

In 1880 we had to note the most prosperous year for Fire Insurance on record ; in 1881 we have to record the most disastrous (with the two exceptions of 1870 and the year of the St. John conflagration, 1877). The loss rate has reached 83.94, which has been exceeded only on the two occasions above stated. The city of Quebec* was the scene of an extensive conflagration on the 8th June which swept over the districts of St. Jean and St. Louis, and is estimated to have destroyed three millions of property. The losses in this fire paid by the companies amounted to \$800,736, of which a large portion (\$362,502) fell to the share of the Quebec Fire Assurance Company. It is much to the credit of this company that it was able to meet its losses promptly and in full, not leaving a single claim against it unsatisfied at the close of the year. The other companies suffered in various amounts as detailed below. The summer was unusually hot and dry, especially, in Western

* This unfortunate city has been visited by no less than six conflagrations within the past thirty-six years. In May and June, 1845, two fires swept away two-thirds of the suburbs of St. Roch and St. Jacques, destroying four millions of property ; on the 14th October, 1866, one and a-half millions were destroyed in the districts of St. Roch and St. Sauveur ; on the 24th May, 1870, a loss of six hundred thousand dollars occurred in St. Roch's ; on the 30th May, 1876, the district of St. Louis lost a million ; and lastly, on the 8th June, 1881, three millions were destroyed, making a total of over ten millions sacrificed in this city alone.

Ontario, and much damage was inflicted by bush fires and lightning, affecting severely the agricultural companies. But in addition to these exceptional causes, the number and extent of sporadic fires was great, and fell very much on what were considered as risks of the first order. It is to be hoped that such a year may not occur again for a long time.

The following table exhibits the results for the thirteen years during which the returns have been made.

Fire Insurance in Canada.

Year.	Premiums received.	Losses paid.	Rate of Losses per cent. of Premiums.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,704	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
Totals.....	40,112,849	32,446,093	80.89

In dividing these ratios into classes, according to nationalities, the Canadian companies show the heaviest loss ratio during 1881, owing to the Quebec Co.'s heavy loss in its own city, though the results for the whole 13 years show the Home Companies to be somewhat ahead.

Fire Insurance in Canada for the Thirteen years—1869-1881.

	Premiums received.	Losses paid.	Rate of Losses per cent. Premiums.
	\$	\$	
Canadian Companies....	14,051,371	11,225,692	79.62
British do.....	22,190,718	18,617,481	83.90
American do.....	3,270,760	2,602,920	79.58
Totals.....	40,112,849	32,446,093	80.89

An outside observer would naturally ask the reason that a business that had more than doubled itself in seven years, should have been allowed to have stood still for the succeeding six. And notwithstanding the stock answer of "depressed times and lowered rates," he would still be unsatisfied and would believe, in common with many of the initiated, that the "diamond cut diamond" trouble had been in full blast and the outside fields left uncared for and unrequited.

Every one knows that twenty-five men, if agreed in a common-sense compact, could have a change from a

Loss ratio of.....	80.09
And the expenses say.....	27.00
Making a total of.....	107.09

showing a net loss of 8 per cent. on business done during 13 years. (Making no calculation as to compound interest lost, or of capital sunk).

The old cry of low rates, though having more truth in it, yet does not cover the ground—incorrect practices have far more to answer for.

Several journals in the States are publishing statistical tables to show that conservative, well-managed companies make money, even at the worst of times, and with the most reckless competition to face them, and possibly Canada may have some such companies, the management of which, if followed by their too careless and too ignorant competitors would change the whole state of affairs. As it now is, the world's verdict goes that Canada "never has been and is not a field that fire underwriters can hope to make profitable."

Shall the verdict go on to say "and never will be," or will Canadian underwriters cast away this reproach from their branch of the profession at once and for ever.

INLAND NAVIGATION AND OCEAN MARINE INSURANCE.

The losses incurred in Inland Marine during 1881, amounted to 91.69 per cent., and in Ocean Marine to 106.86 per cent.

These figures, though showing a very unfavorable result, yet are not so bad as for the previous year, and as but six companies are interested, it would seem that the trouble is not "too many in the business."

LIFE INSURANCE.

Evidently the Life Companies are the happy people in the Dominion, as a rule they don't undercut or belittle each other, though an occasional piece of wickedness may crop up now and again.

The following table shows a wonderful growth for the Home Companies, and the legislation which was considered inimical to Foreign Companies, and so induced several American and English Companies to cease taking new risks, has clearly led to the firm establishment of stable and well-managed Home institutions, and has not affected the volume of business of the English Companies.

AMOUNTS of Insurances effected during the respective years 1869-1881.

Year.	Canadian Companies.	British Companies.	American Companies.	Total ¹ .
1869	\$ 1,156,855	\$ 2,627,392	\$ 9,069,885	\$ 12,854,132
1870	1,584,456	* 1,657,493	8,952,747	12,194,696
1871	2,623,944	2,212,107	8,486,575	13,322,626
1872	5,276,859	1,896,655	13,896,587	21,070,101
1873	4,608,913	* 1,704,338	14,740,367	21,053,618
1874	5,259,822	2,143,080	* 11,705,319	19,108,221
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011

* Imperfect.

On another page we present the abstract of Life Insurance for 1881, and under the head of legal decisions we present some valuable remarks by Professor Cherriman, on legislation and judicial decisions during the year.

CANADIAN WRECKING REGULATIONS.

From the Cleveland Marine Record.

It is time that the attention of the Government was given to the bringing about a change in Canadian wrecking regulations. These strongly savor of unenlightened barbarism, and are certainly not of the kind that accord with a policy seeking to promote enlarged commercial intercourse. The

Canadian wrecking fleet is well known to be in a comparatively unseaworthy condition. The timbers of the largest vessel built in 1860, are unsound, and our Consul at Port Sarnia states that human life entrusted to her is placed in jeopardy. Another of the principal vessels was condemned as unseaworthy five years ago, and needs rebuilding. Others are not of sufficient size and power. To call a third, named the Mystic, of little size and power, a wrecker sounds like a burlesque. But even were the Canadian wreckers efficient, what is to be said of the regulation that prevents an American tug within hailing distance going to the relief of an American vessel stranded or suffering other mishap in Canadian waters. The captain of a stranded American schooner must wait until a Canadian wrecker shall come to his rescue, thus involving extra expense, and in the case of the services of an American vessel being available, as is constantly the case, unnecessary detention. It frequently happens that when the Canadian wrecker comes to the rescue it is found she does not possess the requisite power to release the stranded vessel, and the services of a lighter, which must be of British extraction, must be called in. The lighter remains until a portion of the stranded vessels cargo is transferred to her, when, if she floats, the cargo is returned and the vessel proceeds on her way. This in some seasons creates a fine business for Canadian wreckers. The regulations in question are absurd. Frequently, in navigating the St. Clair and Detroit rivers our deeply laden vessels are grounded on one or the other side of the channel. Some action should at once be taken by the two Governments and an arrangement come to by which that fine business, the wrecking monopoly, should be abolished. The fact of the inferiority of Canadian lake schooners, as compared with our own in size and value, must not be overlooked. The largest Canadian schooner engaged in the commerce of the lakes has a capacity for about 24,000 bushels of grain or 700 tons of coal, whilst our largest schooners are frequently laden with upwards of 60,000 bushels of grain or from 1,500 to 2,000 tons of coal. In point of value the same ratio holds good. The largest American schooner would bring in the market fully three times the price of the largest and most valuable Canadian schooner. Whilst a steamer of moderate power and size might be able to release, in case of disaster, a Canadian schooner laden with 700 tons of coal or less, it does not follow that she would have sufficient power to release a vessel laden with a cargo of 2,000 tons. The truth cannot be too often repeated that the Canadian wrecking fleets, as now organized, is simply a collection of old worn-out steamboats, unseaworthy except in fair weather.

We were quite amused the other day to read the following paragraphs in an article on Canada in a New York periodical:—

"Deducting immigration, the natural increase of population between 1851 and 1871 was 44.750 per annum. This was a slow rate of increase, which may have been partly due to climate, partly to the fact that one-third of the inhabitants are French, the least reproductive race in Europe."

Probably our American friend would be greatly surprised if he were told that the average family of French Canadians is known by statistics to be at least eleven in number.

LIFE INSURANCE IN CANADA FOR YEAR 1881.

NAMES OF COMPANIES.	Premiums for year.	Number of Policies, New.	Amount of Policies, New.	Number of Policies in force at date.	Net amount in force at date.	Number of Policies become claims.	Net Amount of Policies become claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Re-sisted.	Re-sisted.	
CANADIAN COMPANIES.											
Canada	\$ 668,111	2,062	\$ 3,914,780	13,998	\$ 24,904,171	125	\$ 239,102	\$ 261,376	\$ 60,026	None.	April 30
Citizens	‡ 21,168	91	153,700	691	1,032,254	10	14,801	12,186	7,100	600	Dec. 31
Confederation	214,738	1,188	1,917,214	5,378	8,003,279	26	40,547	52,451	6,761	None.	Dec. 31
Mutual	37,307	299	420,000	1,263	1,571,598	13	11,423	10,723	1,146	None.	Dec. 31
North American	34,353	7) 3,237	1,410,384	(?) 1,816	1,127,212	8	2,437	2,437	None.	None.	Dec. 31
Ontario Mutual	160,523	1,106	1,593,833	3,445	4,192,011	19	22,000	15,439	8,230	None.	Dec. 31
Sun	148,564	868	1,071,768	3,047	4,990,157	29	58,304	56,352	5,000	None.	Dec. 31
Toronto	6,262	67	76,800	221	220,909	1	200	2,200	None.	None.	Dec. 31
BRITISH COMPANIES.											
Briton Life	3,391	8	20,000	66	118,900	None.	None.	None.	None.	None.	Dec. 31
*Briton Medical	33,254	None.	None.	401	925,507	17	57,721	57,721	800	None.	Dec. 31
Commercial Union	20,775	12	25,307	300	687,455	3	3,259	6,065	None.	None.	Dec. 31
*Edinburgh	18,299	None.	None.	214	542,218	3	6,327	1,978	6,327	None.	March 31
Life Association of Scotland	87,359	None.	None.	1,605	3,070,701	26	51,352	60,854	19,154	None.	April 5
Lion	14,148	162	481,000	162	448,500	None.	None.	None.	None.	None.	Dec. 31
Liverpool and London and Globe	9,008	3	2,700	185	271,639	4	3,907	4,875	500	None.	Dec. 31
London and Lancashire	78,700	386	732,700	1,618	2,655,904	8	19,249	21,768	2,000	None.	Dec. 31
London Assurance	987	1	973	8	30,125	None.	None.	None.	None.	None.	Dec. 31
North British	25,560	18	27,100	331	957,029	7	26,095	18,747	15,812	None.	Nov. 30
Queen	9,881	5	24,500	203	408,189	1	1,000	None.	1,000	None.	Dec. 31
*Reliance	19,034	None.	None.	351	512,892	6	15,000	17,500	1,500	None.	Jan. 31 1882.
Royal	27,479	12	18,327	328	969,524	3	5,568	5,568	1,076	None.	Dec. 31 1881.
*Scottish Amicable	16,207	None.	None.	200	540,873	5	13,189	3,407	9,782	None.	Dec. 31 1881.
*Scottish Provident	5,255	None.	None.	104	219,696	3	4,258	5,840	852	None.	Dec. 31 1882.
*Scottish Provincial	28,155	None.	None.	534	948,598	13	44,221	39,013	18,575	None.	Jan. 31 1881.
Standard	194,724	520	1,072,600	3,289	6,870,014	44	89,134	95,887	11,545	None.	Nov. 15
Star	21,379	44	130,913	343	805,328	1	487	487	None.	None.	Dec. 31
AMERICAN COMPANIES.											
Ætna	403,597	1,145	1,821,362	9,087	11,370,008	90	102,775	100,750	20,650	7,000	Dec. 31
*Connecticut	122,870	None.	None.	2,005	3,899,596	51	130,330	157,026	24,304	None.	Dec. 31
Equitable	220,365	451	1,079,000	2,665	6,449,617	31	80,085	87,585	None.	None.	Dec. 31
Metropolitan	25,581	11	32,000	385	890,932	2	5,000	7,000	None.	None.	Dec. 31
*National	10,380	None.	None.	443	525,152	9	11,772	5,502	7,500	None.	Dec. 31
*New York	115,145	None.	None.	1,482	3,846,745	30	81,778	85,759	390	None.	Dec. 31
*North Western	30,217	None.	None.	605	889,702	10	13,061	11,000	2,061	None.	Dec. 31
*Phenix of Hartford	70,364	None.	None.	1,802	2,232,185	47	61,582	54,480	8,400	1,500	Dec. 31
Travelers	94,905	258	519,000	2,331	3,230,619	27	29,251	41,614	4,000	8,000	Dec. 31
Union Mutual	94,804	333	472,050	1,925	2,888,028	39	66,611	84,611	2,000	5,000	Dec. 31
*United States	1,840	None.	None.	26	43,665	1	1,000	1,000	None.	None.	Dec. 31

SUMMARY.

TOTALS FOR 1881.											
8 Canadian Companies	1,291,026	8,918	11,158,479	29,859	46,041,591	231	388,814	413,164			
18 British Companies	613,595	1,171	2,536,120	10,242	20,983,092	144	370,767	339,710			
11 American Companies	1,190,068	2,198	3,923,412	22,756	36,266,249	337	583,245	636,327			
1881 Totals 37 Companies	3,094,689	12,287	17,618,011	62,857	103,290,932	712	1,312,826	1,389,201			
TOTALS FOR 1880.											
7 Canadian Companies	1,039,341	4,636	7,547,876	24,388	37,838,518	175	317,918	290,617			
17 British Companies	579,729	1,138	2,302,011	9,761	19,789,863	117	286,001	323,173			
11 American Companies	1,102,058	2,028	4,057,000	22,391	33,643,745	315	540,234	490,896			
1880 Totals 35 Companies	2,721,128	7,802	13,906,887	56,540	91,272,126	607	1,144,153	1,104,686			
CANADIAN COMPANIES.											
Increase	251,685	4,282	3,610,603	5,471	8,203,073	56	70,896	122,547			
Decrease	.....	.....	.....	.....	.....	.....	.....	.....
BRITISH COMPANIES.											
Increase	33,866	33	234,109	481	1,193,229	27	54,766	16,537			
Decrease	.....	.....	.....	.....	.....	.....	.....	.....
AMERICAN COMPANIES.											
Increase	88,010	170	.....	365	2,622,504	22	43,011	145,431			
Decrease	.....	.....	133,588	.....	.....	.....	.....	.....
Total Increase	373,561	4,485	3,711,124	6,317	12,018,806	105	168,673	284,515			
Decrease	.....	.....	.....	.....	.....	.....	.....	.....

* These Companies have ceased doing new business in Canada. ‡ Gross premiums of Citizens, \$27,096.11 ; less for re-insurance of amounts in excess of \$5,000, 5,927.86, leaving net premiums \$21,168.25.

CAUSES OF FIRES IN BREWERIES.

By Chas. A. Hexamer Philadelphia.

From the "Spectator."

In recent years insurance companies have been so often called upon to make good the loss by fire in breweries, that an investigation of the causes of such fires seems not only necessary but imperative, to obtain profitable business for the companies writing such risks.

A general knowledge of the manufacture of beer is necessary in order to clearly understand the various hazards arising during such manufacturing. Our object is to give a general description of the process of brewing, and to point out, as we go along, the various hazards encountered, and, if possible, suggest such improvements as will reduce these hazards.

Brewing can be divided into four general divisions, viz.: Malting, mashing, fermenting, and fining and storing the beer for future use. We will take up these divisions in the above order.

MALTING.

By malting we understand the artificial germination of grain, generally barley, the arresting of this germination at the proper stage, and the subsequent drying of the germinated grain on kilns. The grain to be malted is placed into large tanks of water (steeping tubs) generally in the top story of the malt house. The dust, shriveled and light grain floating on the top is removed; the balance remains in the water until well softened. This period varies according to the age of the grain and the temperature of the water—from forty-eight to seventy-two hours for fresh grain, and from six to seven days for old hard grain (Wagner's Technology). When thoroughly softened the grain is removed from the steeping tubs and spread on the growing floors, where the germination begun in the tubs is continued until the radicles or rootlets of the grain obtain about two-thirds the length of the berry. Care must be taken to prevent too much growing, for in such a case the radicle begins to draw nourishment from the body of the berry and spoils the malt. The germination of the grain changes part of the starch it contains into sugar. While on the growing floors the grain is partly dried by the heat generated during germination. To supply the oxygen necessary to germination, air must be given free access to all parts of the grain. This is done by frequently turning it with wooden shovels. From the growing floors the grain is removed to the malt floors, and from there to the kiln floors to be thoroughly dried by artificial heat. Kiln houses have frequently been the source of fires, and a description of the same becomes necessary.

When properly constructed the kiln house should be fire-proof. The kilns or furnaces are always on the lowest floor, and should have a brick floor and a brick arched ceiling. The flues must be very carefully constructed. They are generally built passing from one side of the building to the other, so that the heat may be more evenly distributed. The fuel is usually coke, since this fuel gives off the least amount of sulphurous vapors. The floors on which the grain to be dried is spread are usually of wire netting or of perforated iron plates resting on iron girders. To prevent the burning of the malt while on the kiln floors, it has to be constantly turned. In more recently constructed malt houses this is done by mechanical means. Openings between the kiln house and the malt-house proper are necessary. Such openings should be protected by good iron or iron lined doors properly hung, and with good stone sills and lintels. The wall between the two buildings must be a good fire wall, extending through and at least three feet above the roof, and properly coped. The malt is generally conveyed to the kiln floors through spouts. These spouts should be of iron, and provided with iron slides where passing through the wall, so that a possible fire in the kiln house can be prevented from reaching the main building through these openings. Fires in the kiln-house generally originate through carelessness in watching the furnaces, causing excessive heat and ignition of the malt on the lower floors, or through carelessness in cleaning out the rootlets, which, falling off the drying grain, may have dropped through the opening in the iron kiln floors and accumulated above the furnaces. The kiln house should be most thoroughly cleaned out at least once a week, and all dust and neglected grain carefully removed.

In the malt-house proper the principal source of danger is the dust created by the frequent handling of the grain, in elevators, spouts and conveyors, all of these contrivances acting as flues to carry a fire from floor to floor. The cleaning of the grain, which is often done in the attic or barley loft, unless great care is taken in properly oiling the bearings of the cleaning machinery, is frequently the cause of a fire from friction in these rapidly-revolving machines. The inflammable nature of grain dust is now well understood. The greatest care must be taken to prevent the accumulation of dust in such places where oil from the bearings can drop thereon, so as to avoid the danger from spontaneous combustion of oily grain dust.

Metal drip pans should be placed underneath each bearing. Dust from cleaning machinery should be blown outside, or, where dust chambers are necessary, such chambers should be cleaned out regularly, and always without artificial light.

Covered lights, or better still no lights at all, should be used where grain dust is made. Friction in the elevator boxes has occasioned fire in several instances. Such fires are always had to handle, because the elevator box, acting as a flue, carries the fire to the upper stories in an instant.

A flanged pulley at the head of the elevator is an improvement recently adopted. Such a pulley prevents the belt from slipping from side to side, and prevents the cups from striking the sides of the box. Malt for porter or stout has to be roasted after leaving the kilns. This roasting is done in machines similar to coffee roasters. Where such a machine is used, great care must be taken to thoroughly cool the roasted malt before putting it into bins. Tolerable cool roasted malt has been known to ignite spontaneously.

Fires in malt houses are generally followed by heavy claims for damages. A very little smoke renders the malt unfit for use, and when wet, unless quickly dried, fermentation soon sets in, which ruins the malt. Malt houses are generally strongly built; the stories are low and well supported. The growing floors and the malt floors are laid either with cement or asphaltum pavement. The windows are small. The storage of grain in the top floor is not very desirable, since great weight put on this part of any building causes a general collapse in case of a serious fire.

Malt houses generally have a boiler and engine for hoisting and other purposes. Such a boiler is best located in a separate building. In writing stock policies in malt houses only, it is well to insert "excepting malt on kilns."

MASHING.

After the malt is made the next step is the preparation of the mash or beerwort, or wort, as it is generally called. This process can be subdivided into: 1. The bruising of the malt or milling. 2. The mashing. 3. The boiling and flavoring of the mash. In order to better extract the sugar contained in the malt, it has to be ground into a fine meal before putting it into the mash tub. This grinding is generally done by two iron, chilled iron or steel rollers, smooth or corrugated, revolving against each other with equal or differential speed. This machine, known as the malt mill, has been one of the most frequent causes of fires in breweries. The object of this paper is to give a general idea of the fire hazards connected with the manufacture of beer. Of these, in our estimation, the malt mill is one of the most serious and demands a more full explanation. As above stated, the malt mill consists of two iron or steel rollers set in a frame in such a position that the malt coming from above through a spout is passed between these rollers and crushed into a meal. There is no general rule for the location of the malt mill; each brewer places his mill in the most handy position, without regard to the relative hazard of the various positions. They (the mills) are, however, generally found in the lower stories of the brewery building. The malt entering a brewery makes the following circuit: Being received on the first floor, it is emptied into the weighing hopper, from which it is carried to the upper stories by means of elevators and distributed in the storage bins by conveyors. From these bins it is run through spouts, usually of wood, to the mill to be ground. Then another elevator is called into operation to carry the meal to the storage bin for ground malt, from whence it is run into the mash tub. In the above arrangement the frequent passing of the grain, and subse-

quently of the meal, through elevators, spouts and conveyors is in itself a source of danger, owing to the inflammable nature of the dust created.

To obviate this danger we would suggest the following arrangement viz.: Place the malt bins in the lowest story (the grain can be distributed from the weighing hopper to the bins by horizontal conveyor) have one set of elevator cups to convey the malt to the top story directly into the mill, or, better still, into a small supply hopper above the mill. When ground the meal can be carried by a small elevator to a meal bin on the same floor with the mill, and from there distributed to the mash tubs through spouts. In such an arrangement we have but *one* set of elevators passing through the entire building to act as a flue in case of fire. The rollers of the mill are placed horizontally, and so close to each other that a common business card can be easily passed between them. In most mills the motion from the general driving system is imparted to one roller only, the friction of the passing grain causing the second roller to revolve. It can be easily seen that a foreign particle, such as a nail or a piece of stone, coming between these rollers would, through its tendency to spread the rollers, cause considerable friction at the point of contact, which in most cases would result in a fire or an explosion of the finely-divided meal dust or both.

Where the motion of the one roller is transmitted to the second by means of cog wheels outside of the mill box, this source of danger is partly eliminated, since then the rollers have sufficient power to crush a stone or flatten a nail and to pass them through without causing much friction. Recently malt mills have been constructed in such a manner that the bearings of the second roller were moveable, and held in place by a spring, sufficiently powerful to keep the rollers together when grain only is passing, and spreading the rollers when a harder substance is encountered. In this last described mill the motion is transmitted to each roller by a separate belt. Usually the ground malt falls from the rollers directly into the elevator cups to be carried to the meal bin. If the rollers strike fire, the elevator box, acting as a flue, carries such a fire to the upper stories. To prevent this a trap hopper should be provided under the mill to receive the meal, and the elevator be connected with this hopper in such a manner that the hopper can be always kept full while elevating. This arrangement is similar to a water trap in a sewer pipe. Care must be taken to prevent the hopper from running empty. This might be done by closing the opening between the hopper and the elevator automatically. To relieve the strain on the sides of the mill and hopper in case of an explosion, a vent pipe has been provided. Such a pipe must be of a good diameter and must pass laterally through the walls of the building. The trap hopper, the lower part of the elevator box, and the vent pipe should be of iron or iron-lined.

In a recent malt mill explosion, two distinct detonations were noticed; the dust in the mill exploded, and the flames being carried to the upper story through the elevator, the dust in the meal bin exploded with terrific force, doing great damage to the building and causing a fire, which was, however, extinguished before much additional damage was done.

The grain should be most thoroughly cleaned before passing through the rollers. This rule is general, and covers all places where grain of any kind is ground. In most malt mills in the larger breweries a powerful magnet has been placed directly above the rollers, in such a position that the grain passes over it before reaching the rollers. This magnet takes up all the iron particles, such as nails, pieces of elevator cups, small bolts and nuts, wires from self-binding reapers, etc., and prevents them from reaching the rolls. This simple contrivance, independent of relieving the fire hazard materially, increases the life of the rollers from one month to six months. It is incredible what an amount of iron the malt contains. We have been shown a large cigar box full of nails, etc., taken from the magnet in one week. Copper, brass or stones are not removed by the magnet, and the danger is therefore not entirely removed by it. Grain cleaners and bolting sieves are used in many breweries to clean the malt before passing it through the mill. In our estimation the additional hazard of the grain blowers, or even of a smut machine, when properly located and properly watched, is counterbalanced by the reduced hazards at the mill, owing to clean grain passing through the rollers.

The malt mill should be in a light position, and all parts of the mill should be of easy access. We have seen malt mills in such dark corners of the brewery building that artificial light was necessary throughout the day, and as the lights used were open lights, it will be easily seen that the hazard of the mill was considerably increased.

In the usual arrangement of smaller breweries we find the grain storage and the milling done in the same building with the brewing proper. Where space can be had, it is better to erect a separate and detached building for the milling. A malt mill carelessly put up and carelessly operated is as great a source of danger to a brewery as is a picker to a woollen mill, and as great care should be taken to separate the mill house from the brewery proper as should be taken in separating the picker house from the main mill. The separation is more easily done in our case, owing to the easy passage of malt or meal through spouts, even across intervening yard space. It took years to remove the picker from the main mill, and it will be years before the malt mill will be removed from the brewery building.

The ground malt or meal is now run from the bins where it has been stored to the mash tub. There are two different methods of mashing, namely, by the infusion method and by the decoction method. The former is more generally used in this country, and we will therefore describe it.

In the mash tub, water at a certain temperature (about 120° to 130°) is added to the meal until it has the consistency of a thin paste. This paste must be kept at a temperature below the boiling point of water, and constantly stirred, this being done by mechanical means, so that the sugar contained in the meal may be dissolved and any remaining starch may be changed into sugar. After the proper time has elapsed the wort is strained, the spent grain remaining in the tub to be used as cattle feed, and the liquid run directly into the "copper" to be condensed by boiling. The "copper" is a large kettle of that metal enclosed at the top and heated by steam. This heating was formerly done by direct heat, and is even now being done in that manner in a number of breweries. When the wort has attained the proper state of condensation, and after the hops have been added to it, it is run into large tanks, where it is allowed to settle; from these it is run over cooling racks and then to the coolers proper. These are large, shallow iron tanks in the top story of the brewery, or in one of the adjoining refrigerating houses, where the wort can be cooled by air, which has free access through slatted windows and ventilators in the roof. After being cooled the wort is ready to be fermented; that is to say, to have the sugar it contains changed into alcohol, and to generate carbonic acid through the instrumentality of the yeast, which is either added to the wort or which is developed from the spores of the yeast plant always present in the fermenting rooms. The fermentation of the beer takes from three to five days. The scum which has formed on the top is removed. This scum in rising clarifies the beer, which is now ready to be run into vats, where the necessary after-fermentation can take place. This fermentation must take place very slowly, and to accomplish this the temperature of the vat or fermenting rooms is artificially reduced. For this purpose the refrigerating houses have been erected. These refrigerating houses are nothing but large ice boxes, where the air is cooled by large quantities of ice, provision being made for a free circulation of this cooled air. The refrigerating houses are more recently being cooled artificially by cold produced through the evaporation and condensation of ammonia vapors. These so-called ice machines are very expensive, and are being adopted by the larger breweries only. The bungs of the vats in the refrigerating house are left open, so that the excess of carbonic acid generated during the fermentation can pass off. Eight or nine days before drawing the beer for use the bungs are closed in order to confine the carbonic acid in the beer, which, when the beer is drawn from the keg, causes the froth so pleasant to the eye and so profitable to the saloon keeper. The fermenting vats must be varnished at least once a year, so that the beer they contain does not assume a woody taste. This varnishing is generally done in the buildings, since it causes considerable trouble to remove the vats to the yard to be varnished. The varnish used is usually a resin varnish, thinned with naphtha or some equally volatile solvent. Such a varnish necessarily gives off a very inflammable and explosive vapor. Only a few years ago a large refrigerating house in Philadelphia was destroyed by fire

caused by the explosion of the vapors generated while varnishing the vats. The varnishing of vats in the buildings should be strictly prohibited, and a clause to that effect added to the policy. The preparing or pitching of the kegs is generally done in the open yard space. The pitch is melted in an iron kettle, heated by direct heat, a suitable quantity is poured into the keg, which is then well shaken, so that the pitch may be evenly distributed. Care must be taken to prevent the pitch from boiling over and running into the fire. When the pitching is done in the yard at a distance from the buildings, no special hazard is connected with it. The general character of the brewery employee is well known to all who have often come in contact with him, and need not be specially commented upon in this paper. The brewing of ale is only a modification of the above-described process, and all the hazards enumerated are encountered in ale breweries. In distilleries the process is similar to that of brewing to the point where the mash is made. All the milling and grain hazards are met with in distilleries. The grinding, however, is not done by roller mills, but usually by horizontal burr stones. The inflammable nature of the spirits produced is of course an additional hazard in the distillery. It is not necessary to mention the general construction of a brewery, excepting to state that modern breweries are usually well and strongly built. We would caution against the use of wooden cornices and large wooden signs. A failing most brewers have is outward show, at the expense of safety in case of fire.

The fire defence of a brewery is not necessarily different from that of any other special hazard. There is always plenty of water and plenty of hose. Buckets freely distributed throughout the mill house, and especially near the mill and the cleaning machinery, are very serviceable. A steam jet introduced direct from the boiler into the hopper under the malt mill, with a valve to be turned on near the mill, may be of good service in case of a fire, but not in case of an explosion. In closing we would only mention the moral hazard—a hazard which belongs to each brewery *per se*, and need not be dwelt upon in connection with the general fire hazards of a brewery.

THE MONTREAL FIRE DEPARTMENT, PAST AND PRESENT.

PART II.

BY ALFRED PERRY.

(From the Herald.)

The bombardment of Alexandria by a portion of England's navy will have afforded our fire brigade a lesson as to the necessity and the utility of drill. No one amongst them can for a moment dispute that the fact of the batteries being silenced in so short a time, and gun after gun knocked endways, could not have occurred under England's greatest admiral in former days. The men of to-day are not more brave than those of former times. It is the drill and improvements that have led to such glorious results.

I do not wish it to be understood that I blame our men individually, or the system of having a permanent paid force. I blame those at their head for not having devoted some of their time in studying where difficulties exist. Under the volunteer system, officers and men entered into it, not for pay, it was for the love of the calling, and the general good to be accomplished for the city by it. The existing head of the brigade has oft-times undeservedly been severely censured for his apparent neglect or incompetency by the press and others, forgetting the fact that a man to fill and be competent for the position should be born a fireman and educated for it. He should have an instinct for the work, and be able to instil it into all under him in the force. If, by unforeseen circumstances, the present head occupies the position, the fault does not lie at his door. He is there for a living, as any one else similarly placed would like to be. The insufficient salary paid by the city to the chief is out of all proportion to the office, and I venture to say no one competent could be found to accept the position for the pay. I

attribute this not to the system but to the want of drill. Drill, ere this, would have taught those in charge of the salvage waggon, which I think they know too well, that it is too heavy by some hundreds of pounds and cumbrous in the extreme. It would have taught them that driving it with a pair of horses to the suburbs is not required. It would also have taught them the folly of employing and keeping up horses and men to go to fires in the city proper without ample covering to protect one flat in six. If the men were well drilled by the chief and under proper discipline any recommendation he might make to the Fire Committee, I feel persuaded, would be entertained to obviate this difficulty. Drill ere this would have taught the heads of the Brigade that the business or commercial centre demanded some greater facilities than the Central Station can furnish. Drill would before this have shown them that it is folly to be distributing the force on the extreme ends of the city when, if a proper tabular record of fires was kept by them, it would prove that there is 90 per cent. more fires and loss annually in the centre than on the more distant points where the stations are planted. Drill and an intelligent record would enable the Fire Committee to know that there are stations kept up where the men are seldom or ever known to work at one fire in a dozen, and in this one instance it is in the centre their service is employed.

I would ask the Fire Committee to abandon their intention to have the annual inspection on the Champ de Mars, and instead to order the force to be prepared to assemble on Dominion Square and try their best to put a ton or a bucket of water on or over the lowest part of the Windsor Hotel. Have them take their ladders and endeavor to scale it, also. Was this Hotel once on fire in the topmost flat, can it be safely reached? If not, will they give it their attention? The same remarks can be applied to the magnificent block of buildings known as the Church and College of the Jesuits, on Bleury street, with many others I could name if it was necessary to do so. The proprietors of these buildings have some reason to claim that in the event of fire the same protection should be afforded them as is given to others of not one-eighth their value.

Drill would instruct the head of the existing force, that a man who has only one leg is of little or no use as a fireman. The requirements of the city demand a different state of affairs. No one would tolerate it for an hour if he felt he had the responsibility of his position. The foreman so incapacitated is well deserving of being provided for by the city. He lost his leg whilst on duty at a fire, but that is not a reason that he should be retained on the force as an efficient fireman in charge of a section; it is one of several defects now existing, which give force to the statements in regard to the recent fire on Victoria Square. I observe that since I wrote my previous communication that the Committee are to meet the representatives of the several Insurance Companies. It is to be hoped that ere they do meet the Fire Committee they will have some defined plan to submit to them. If not, it would be much more to the point to remain away. The Chief of the Department is an old tried servant, and, so far as he knows how, has given proof of honesty of purpose. If he is to be removed, as I see by the press it is their intention to request, why not, in exchange, put him into the Building Inspector's office, as such, for the Western section of the city.

The expense of the volunteer organization was nine thousand six hundred dollars per annum. This including the water supply. The cost of the existing organization is sixty thousand eight hundred and ninety-six dollars per annum. The interest on the water-works, at a cost of six millions, is three hundred and ninety thousand dollars. One third or \$120,000 of this amount may surely be charged to fire protection; in all, one hundred and eighty thousand dollars per annum is what the citizens' pay for such displays as occurred at the late fire; not accounting the loss to the underwriters, and indirect loss of business to the insured. Under the volunteer organization there were members who wore medals obtained for saving life and various acts of daring in subduing fires. Under the paid system, medals are granted at picnics to the best man who climbs a greasy pole, holds a pig with the greased tail, runs 300 yards or shoots a turkey. In no case have medals been granted for merit under the paid or present organization for acts of bravery in saving life.

SOCIETY NOTES AND ITEMS.

The Revised Assessment of Portage la Prairie amounts this year to \$7,500,000. Last year it was only \$100,000.

Mr. F. Bartels, has been appointed Vice-Consul to the American Government in St. Hyacinthe, Que.

Captain Shaw, Chief of the London Fire Brigade, sailed on the steamer "Baltic," from Liverpool, on 15th inst. for America, to attend the Convention of fire engineers at Cincinnati.

Mr. Frank E. Dingle has been appointed agent for the Commercial Union and Phoenix Insurance companies at Oshawa, instead of Mr. Thomas Hazelwood, who has gone to Winnipeg.

Obit.—W. V. Detlor, agent for the Western and Imperial Insurance Companies, Napanee, Ont., died on July 25th; he also filled the position of clerk of the County of Lennox and Addington.

Mr. Alexander Dixon, Manager of the Norwich Union Fire Insurance Society, Toronto, has been appointed General Agent for Canada for the Norwich and London Accident Insurance Association.

Col. W. R. Oswald now represents the City of London Fire Insurance Co., in Montreal, as general agent for the Province of Quebec and Ottawa city. His brother, Mr. J. K. Oswald, has decided to make Winnipeg his future home.

Mr. J. P. Mackay, of the Citizens Insurance Company, has been appointed Inspector to the Imperial Fire Insurance Company, Montreal. Mr. Edwards, late of the Canada Fire and Marine, has been appointed to fill Mr. Mackay's former position in the Citizens.

A great many new Buildings are going up in Ottawa. The old block at the corner of Elgin and Sparks street, facing the west side of the Russell, and the row in front of the main entrance to that hotel and adjoining post-office, are being torn down and will be replaced by handsome blocks.

Mr. Louis H. Boulton, Manager of the British America Assurance Co., sailed for England on the "Sarmatian," July 29, on business of the Company. Rumor has it that the business of the Company in Europe has been so unsatisfactory that the directors have decided to close the Liverpool Branch.

Dundas is again talking water works. The whole of the business part of the town was not burnt in the late fire, only about thirty-six buildings having been destroyed. How the balance escaped is a mystery even to the worthy burghers of Dundas; they are sure it could not have been their not-much-in-order hand engine, or their we-don't-count-on-them tanks, so for a while they will talk of water works.

The "Mutual Benefit Associates" of Rochester, of which so much was heard a few months ago, and which was, according to the believers in that kind of life assurances, in such a flourishing condition, is now a thing of the past. It has joined the almost innumerable host of its fellows in the land of Nod. We are waiting now for its successor here, the Provident Association of Canada, to join it.

The Sun Fire Office, to mark a favorable year's operations grant a gratuity of 15 per cent. of salaries received to their officers, clerks and messengers at the head and branch offices. May the time soon come when many members of Canadian Insurance Society will rejoice in the participation of a like gift, either from English, American or Canadian Head offices—or from all. A little steady persevering mutual help might bring even that to pass.

The representatives of the London offices of the Royal Insurance Company and the Fire Insurance Association met at Dulwich on the evenings of 6th and 8th June last, to decide as to which Company possessed the highest cricketing ability. The Royal, with over confidence, batted with one man short, and the result of the first match played by the Fire Insurance Association was that they were victorious, with a 43 majority, the scores (one innings each) being 95 and 52.

Mr. James Robb, Manager, Fire Department of the Northern Assurance Company, has been in this City for the past few days. Whilst here our Montreal Fire Brigade turned out for his edification, and we believe he seemed well satisfied generally, making a few suggestions as to desirable improvements. Mr. J. W. Taylor, General Agent for Canada of the Northern and Scottish Imperial Insurance Cos., took the opportunity of entertaining him at a lunch in the City Club, inviting the Managers of the other Insurance Companies to meet him. Mr. Robb also visited Quebec, and may we hope succeeded in waking up this inert old City. After visiting Ottawa he intends returning to Great Britain via New York this week. We trust the result of his tour will be both profitable and pleasant.

Secretary Relton, of the Sun Fire Office of London, has resigned, after 47 years' service with that company. It is said that he and the President were the only two men in the world who really knew the financial condition of this wonderfully secretive London Company. Perhaps Mr. Relton got tired of carrying his half of this enormous secret and so resigned to relieve himself. Wonder if his successor, Mr. Mannering, late of the Northern, will be inducted into the mysteries. If not, maybe Manager Gilbert, late of the Watertown, will be initiated. Somebody should be—for it would be a pity to have the president (now the sole repository of this awful mystery) kick the bucket, and carry with him, into kingdom come, all that is known on earth about the Sun Fire Office of London. Why, what an eclipse that would be, to be sure!—*Insurance Age*.

New Words—The new Edition of Webster's Unabridged Dictionary, numbering 1928 quarto pages, contains nearly 5000 new words or new meanings of old ones. These words range over the fields of science, medicine, invention, discovery, research, etc., departments which in this age are constantly yielding fresh ideas, requiring new words to express them.

That they have not been hastily compiled is evidenced by the accuracy of and careful study given to their etymology and definitions.

The intelligent reader, or any reader who would be intelligent, will find this feature of the Dictionary quite indispensable.

The conference between the Fire Committee of the Montreal City Council and a Committee appointed by the Fire Insurance Companies, on the 21st July, resulted in an amicable discussion as to the best means of making the Montreal Fire Brigade thoroughly efficient and well equipped in every particular.

It is understood that the Committee were pleased to find that the Insurance Companies did not approach them for the purpose of attacking the brigade, but rather in an amicable manner to suggest improvements and additional appliances. The Committee demanded of the insurance men that any complaints or propositions they had to make should be submitted in writing. The meeting was, therefore, as regards results, only a preliminary one, and another will probably be held next week. The whole question of the efficiency of the brigade and the adequacy of its appliances was, however, discussed at length, the meeting lasting about three hours.

On the question of whether the Salvage Corps should be under the control of the Corporation or of the Insurance Companies, the latter claim that they pay even more than their share of the expense, inasmuch as only about 40 per cent. of the property is insured, while the Salvage Corps undertakes to protect it all. Whereas, if the Salvage Corps were under the control of the Insurance Companies it would only be allowed to protect their interests, and not to do firemen's work, as they do now. Regarding their appliances, however, it is recommended that a larger number of smaller and less expensive covers be obtained.

The Insurance Companies also recommended that the firemen be better drilled, and want another steam engine to be purchased. They did not recommend the removal of any of the officers of the brigade, and this suggestion is said to come from one or two individuals only. It was proposed to apply to Council for a new kind of ladder, to be kept at the new station at Dalhousie square.

The Insurance Companies were requested to consider the matter at length and to advise the Fire Committee on the requisite additions to insure efficiency, and here the matter stands for the present.

AVOID THE MUTUALS.

One of the sharp practices of the mutual fire insurance companies is to make gullible loss claimants pay for anticipated assessments, deducting such assumed assessments before handing over the insurance money to the assured. For instance, a contract for five years is made, the assured giving a premium note in lieu of the premium required by stock companies. The insured property may be burnt up, say six months afterward. In settling with the loser it is a "dodge" of the mutuals to claim and exercise the right, when they can, to anticipate assessments for four and a half years after the policy has been canceled by fire. The number of persons thus innocently squeezed it would be hard to determine, but it is nevertheless a truth that the practice is largely indulged in and in some instances publicly defended by mutual insurance officers. The law on this question distinctly says that any person insured in a mutual company shall be bound to pay for losses and expenses accruing to the company while he continues to be insured, and that the assured must pay his proportion of all losses which have actually occurred up to the date when the policy is received by the company for cancellation. After cancellation the insurance contract ceases and the company has no right to levy assessments or make provision in settling a loss for future assessments. Persons accustomed to deal with mutual fire organizations would do well to abandon these imaginary insurance companies and effect a definite insurance contract with a trustworthy stock company. *Spectator.*

THE BRITISH AMERICA FIRE INSURANCE Co.

From the Spectator.

Some time since we made note of the fact that the British America Fire Insurance Company of Canada had resolved to change its methods of doing business in this country, owing to the fact that it had lost money here. Mr. J. Morison, who has recently been elected governor of the company, has taken the active management, and proposes to push the affairs of the company with the same energy and enterprise that he has displayed in his private business, the result of which has been the accumulation of a large private fortune. Having become a stockholder in the company, he has been induced, by circumstances, to become the active manager of its affairs to the prejudice of his private business, but, having put his shoulder to the wheel, he is determined to make the company a success if possible. He regards the American field as the proper one to engage his especial attention, and has, consequently, spent much of his time since the first of January this side of the line perfecting new arrangements. The business of the company in this country has heretofore been prosecuted at an aggregate loss of \$30,000, and this sum, with something in addition, Mr. Morison is desirous of recovering. His plan of operation is to dispense with general agents in most localities, and to have local agents report direct to the home office. He is confident this will save a large expense, and, at the same time, by bringing the locals in immediate communication with the home office, secure heartier co-operation and promote the interests of the company. We have heretofore noted some of the changes made in carrying out this plan, and now have others to record.

Mr. Louis H. Bout, manager of the company at the home office, has been despatched to England to close up entirely the business of the company in Europe, the proceeds from which have not been satisfactory. His place will be filled by Mr. Silas P. Wood, as secretary. Mr. Wood has long been a general agent of the Niagara of this city, and is regarded as one of the most careful and well-informed underwriters in this section. He is thoroughly well posted on the American business, and will be charged with its general management. Mr. Wood was selected from a number of applicants for the position because of his excellent record and the high endorsements given by those who know him best. He will assume the duties of secretary at an early day, but at present is assisting Mr. Morison in this city in completing his new arrangements.

In dispensing with general agents and dealing directly with the locals, Mr. Morison proposes to put live, active specials in the field as supervisors of the locals. The Western field has been thus officered, and on Monday arrangements were concluded with Mr. Charles H. Hibbs, assistant manager of the Transatlantic, to accept the position of special agent in the East. Mr. Hibbs is well known as a competent underwriter, whose ability and experience will be valuable acquisitions to the British America.

The local agency of the company for the metropolitan district has been given to Mr. John M. Whitton, a well-known and experienced insurance agent. Mr. Whitton is the successful agent of several popular American companies, and has the reputation of having made money for them all. He controls a large line of desirable business, and will find no difficulty in giving the British America all it desires to carry in this locality. He is an energetic, careful agent, judicious in his selections of risks, and conservative in all his transactions. If the company is not successful in his hands it is not likely to be in any other.

There have been many rumors afloat regarding the intentions of the company in consequence of the changes made in the management of the affairs of the British America in this country, but these rumors have no better basis to rest upon than the fact that a change of business policy was determined upon. The company has large deposits in this country, is here for business, and proposes to stay, all reports to the contrary notwithstanding.

LEGISLATION AND JUDICIAL DECISIONS.

From Report of Dominion Superintendent of Insurance—dated 10th July, 1882.

The only public Act passed by the Parliament of Canada during its last Session in relation to Insurance was an Act to provide for the winding up of insolvent companies, designed to take the place of and to extend the repealed Act of 1878. Some errors of detail which had inadvertently crept into some of the clauses were omitted to be corrected, and will call for amendment in the next Session. No legislation was enacted in reference to the so-called co-operative or mutual benefit companies doing business of life insurance, but the matter will no doubt have early consideration from the Government and the Legislature. A charter from Parliament was asked for on behalf of the "Canada Provident Association," and some doubts having arisen as to the competency of Parliament to grant such a charter, and whether such legislation did not belong to the Provincial Legislatures, the opinions of the Judges of the Supreme Court on this point were requested by the Senate, and these opinions being favorable, the charter was granted.

Several Private Acts (as hereafter detailed) were passed; and it may be noted that three life insurance companies obtained Acts allowing them to erase the word "mutual" from their titles, as if this name had gained an evil odor in the country.

In addition to the judicial decisions above referred to, two important cases involving the constitutionality of the "Fire Insurance Policy Act" of Ontario were argued on appeal before the Judicial Committee of the Privy Council, and judgment was rendered in November last. By this judgment the constitutionality of the Act in question has been finally established, and all companies doing business of fire insurance in the Province of Ontario must comply with its requirements. But their Lordships of the Privy Council have left undetermined the more important and general question whether legislation on the subject of insurance falls within the class of matters assigned exclusively by the B.N.A. Confederation Act to the Parliament of the Dominion or within those assigned exclusively to the Provincial Legislatures. Whether, in short, insurance legislation falls within the description of "the regulation of trade and commerce," and therefore appertains to the Dominion, or whether such legislation is to be considered as affecting "property and civil rights" and therefore appertains to the Provinces—this question remains still undecided.

Their Lordships appear to have found difficulty in giving consistent interpretations to the different sections of B.N.A. Act, and go no further in the present case than to say: "Construing the words 'regulation of trade and commerce' by the various aids to their interpretation above suggested, they would include political arrangements in regard to trade requiring the sanction of Parliament; regulation of trade in matters of inter-provincial concern, and it may be that they would include general regulations of trade affecting the whole Dominion. Their lordships abstain on the present occasion from any attempt to define the limits of the authority of the Dominion Parliament in this direction. It is enough for the decision of the present case, to say, that in their view its authority to legislate for the regulation of trade and commerce, does not comprehend the power to regulate by legislation the contracts of a particular business or trade, such as the business of fire insurance, in a single province, and, therefore, that its legislative authority does not in the present case conflict or compete with the power over property and civil rights assigned to the Legislature of Ontario by No. 13 of section 92."

Seeing the acknowledged doubts and difficulties in which this conflict of powers is involved, may it not be worthy of consideration whether by arrangement between the Dominion and the Provinces the present system of compromise might not be advantageously perpetuated, the Dominion not interfering with provincial companies while confining their business within the limits of their own province, and the provinces not interfering with companies licensed by the Dominion?

An advertisement reads: "Wanted—A young man to be partly out door and partly behind the counter;" and the *Cleveland Leader* asks: "What shall be the result when the door slams?"

BRIGADE NOTES.

Toronto.—During the past six months, January to June, 1882, there were 103 alarms of fire, 23 of which were unnecessary.

Winnipeg.—It appears from the Winnipeg papers that our old Montrealer, Capt. McRobie, is making great efforts to bring the municipal fire brigade, of which he is chief, to a high state of efficiency. Being anxious that the citizens should make themselves acquainted with the location of the fire alarm boxes, so that an early alarm may be given in case of emergency, he is supplying each citizen with cards giving the location of the boxes and instructions for working them. The officers of the brigade are also to visit all large buildings for the purpose of making themselves familiar with the interiors—a system which might with advantage be followed in Montreal.

Toronto.—The Mayor, during his visits to the States, has paid particular attention to the working of the Fire Brigades there, and has also procured copies of the rules governing them. He has now prepared a code of rules for the brigade here, and in his message read at the last meeting of the Council he asked that he be allowed to have them printed, so that a printed draft might be submitted to the Fire and Gas Committee, and the officers of the Brigade, for their consideration and adoption prior to the same being brought before the Council for final ratification, which was agreed to. His reason for such action was as follows:—

Last year in making my annual inspection of the Fire Brigade I found that the only printed rules in use in the department for their guidance were those passed June 26th, 1867, over fifteen years ago. Circumstances have changed so much since then, and so many improvements have been made, that a large portion of the rules are now more honoured in the breach than in the observance, and many are virtually obsolete."

Quebec.—It will be interesting to insurance companies to hear that the President of the Quebec Fire Company, having written officially to Mayor Langelier, of this frequently fire-scourged city, to enquire what progress had been made towards rendering the brigade more efficient and towards providing a more ample supply of water in the event of a conflagration, the Mayor has returned the following reply:—

"As to the Fire Brigade nothing has been done, and I do not see what could be done. It is as efficient as can be desired. Our fire alarm telegraph is as improved as those of New York and Montreal, and we have first class fire engines. If we had a sufficient supply of water there are few fires that would not be stopped in a very short time. Our men work just as well, if not better, than those of Montreal. As to water supply, the Water-Works Committee is just now examining the question of its increase, either by the laying of an additional pipe or by building a reservoir. In the meantime the Corporation keep at various places large cisterns always full of water, and which could feed our fire engines until there is enough pressure in the pipes. If we had a few more of those in a high place very little would be wanted as a protection against fire. If another pipe is spoken of it is especially for the health and enjoyment of the citizens. As a mere precaution against fire something much cheaper could be had in the shape of fire engines and cisterns. P. S.—Since writing the above I have made an experiment with our fire brigade by sounding an alarm where the great fire occurred last year. In one minute we had the first detachment of the brigade, within three minutes we had the second, and after five minutes we had the third from St. Rochs."

Montreal.—The Fire Brigade was assembled on the 1st instant on the Champ de Mars for inspection by the Fire Committee and representatives of the Insurance Companies doing business in town.

An accident, happily unattended with serious results, by which the life of sub-Chief McCulloch was placed in jeopardy, took place as one of the reels was entering the Champ de Mars from St. Gabriel street. As the carriage was crossing the sidewalk the reel gave a sudden jolt, and Mr. McCulloch was thrown from his seat beside the driver. He

held on to the seat, however, with one hand—a precaution which saved him from being thrown beneath the wheels of the conveyance, and the driver succeeded in stopping the horse a few yards from the spot where the accident occurred. By this time Mr. McCulloch's uniform was a good deal damaged, and the arm by which he hung to the seat was badly contused by coming in contact with the moving wheels.

A line was formed on the north side of the Champ de Mars in the following order:—The Skinner ladder, four hook-and-ladder carriages, three steam engines, two salvage waggons and twelve reel-carriages. The Seigneurs street engine was the object of general admiration. It is a new engine of massive construction and of great power. It is a beautiful object in itself, and was the leading feature of the exhibition. After each engine and carriage had been carefully inspected, the Skinner ladder was elevated into the air, and two firemen and a citizen ascending to the topmost rung were heartily applauded for their hardihood. After this the brigade went round the field in quick time, to the admiration of the spectators, and finally left the grounds by the Gosford street entrance.

Since the fire at Victoria square it has been freely stated that the Skinner Ladder would not reach to the top of Clendinneng's building. Alderman Hood, in order to demonstrate the erroneous nature of this statement, directed that the Skinner Ladder should proceed to the scene of the late conflagration and prove beyond all possibility of doubt that the contrivance in question was capable of all that was claimed for it. The order of Ald. Hood was carried out. The ladder was placed in position on Victoria square, and several men, bearing with them a hose, ascended to the roof. A stream of water was thrown upon the ruins, and thus was set at rest all further controversy upon a much disputed point.—*Gazette*

The St. Ann's Church Fire Alarm ordinary to the bell has now been in the hands of a firm for repairs for twelve weeks, during which time the firemen and police have been compelled to remain in ignorance of the locality of fires unless they could learn it from some of the neighboring districts.

Every day the police on duty in the district complain of the inconvenience caused them by the absence of the fire alarm bell from St. Ann's Church.

Winnipeg spends \$150,000 for fire appliances during 1882 beyond the annual cost of maintenance and salaries. This will give the capital of Manitoba four steam fire engines, three chemical engines (one single and two double cylinder), one hook and ladder truck, five horse hose reels, and 8,000 feet of hose.

The brigade consists of thirty-five men with seventeen horses at their command.

Three fire halls are under construction, and twenty-two water tanks, holding thirty thousand gallons each, in addition to seven public wells.

The Fire Alarm Telegraph has three circuits, eighteen miles of wire and thirty alarm boxes.

Keep the whole system in order and the drill frequent, and you have good reason to feel proud of your achievements, and with your good leadership will probably increase in keeping fire disaster away.

TO FIRE AND LIFE ASSURANCE AGENTS.

AGENTS WHO WOULD LIKE TO ADD A GOOD

ACCIDENT AGENCY

To their Business should apply to the

SUN LIFE ASSURANCE CO. OF CANADA.

Its accident policies are the most liberal known; and its settlements are prompt and satisfactory. Commissions liberal.

B. MACAULAY, Manager.

Montreal, August 5, 1882.

WATER WORKS NOTES.

London.—The new pumping engines manufactured in Hamilton for the water-works, and calculated to supply 2,000,000 gallons a day, were started on the 15th inst.

Woodstock, Ont., boasts of a "perfect system" of water works. We purpose next month to offer a few remarks on the perfecting, and to point out to our Woodstock friends wherein they can make a nearer and a clearer aim at perfection than they have achieved at present.

London East.—The by-law empowering the Council of London East to build a comprehensive system of water works was voted upon by the residents on June 24th, and resulted in 167 for and 11 against. The Council were instructed to build the works by 143 ayes to 21 for commissioners.

Yorkville—The present water works draw their supply from a reservoir fed by springs, and the supply thus obtained is quite insufficient for summer consumption, to say nothing of the possibility of being called upon to cope with a large fire during the dry season. The corporation and the citizens are fully alive to the immediate want of an adequate supply for all purposes, and we should be glad to record that active steps are being actually taken to guard against the possibility of failure of protection in this thriving suburb of Toronto.

Dundas—advertiser for tenders to construct water works, to consist of a reservoir, pumping station and machinery, and a system of distributing pipes and hydrants. The saying that "a burnt child dreads the fire" finds another application here, and no town has better facilities for a good water supply than Dundas. We may add also that as her appliances for protection against fire are now practically nil, no town can be named that more needs an efficient system of water works, hose and fire brigade organization.

Life Insurance Incident.

Mr. Anson Mills, reported in the *GLOBE* as having been run over on the Hamilton & Dundas Street Railway the other day, and who afterwards died in the evening in the City Hospital had fortunately, on July 3rd, taken out a life policy in favour of his wife. On the 19th he paid his first premium, and within a week after he made this first payment he had met with this accident and was a corpse, and also the life insurance money paid to his mourning wife.

MARINE INSURANCE FRAUDS.

It is understood that representations have been made to the Department of Marine and Fisheries by a number of United States underwriters to the effect that a number of Canadian vessels have been fraudulently operating against their interests. As an instance they mention the case of the schooner *Alexandra*, of Nova Scotia, recently towed into New York as a derelict vessel, and entered as such at that port. While the manifest and clearance papers of the vessel showed that she left a West Indian port with a full cargo of molasses, yet when pumped out at New York it was found that ten casks, supposed to contain molasses, were filled with water, although insurance had been effected to the full value of the alleged cargo of molasses in both Philadelphia and New York offices. Several somewhat similar cases are mentioned. The investigation which will follow here will be watched with considerable interest by shippers and underwriters.—*Globe*.

Fires in Canada during the Month of JULY, 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.				QUEBEC.			
DATE.							
1	FORESTVILLE. Country store.	600	400	1	MONTREAL, S 6, B 16, No. 450 (Notre Dame st) Dry Goods.	C 3000	3000
2	HAMILTON, Twp. Lumber Yard.	900	900			B 485	485
3	TORONTO (off Power st), 2 Sheds.	150	....	5	SHERBROOKE, { Railway Round house, 2 Engines and 1 Pass. } 25000	15000	
5	MARKDALE, Steam Saw Mill.	5000	....			
7	BELLEVILLE, Farm, Barns and contents.	1000	862				
7	EUPHRASIA TWP., Farm buildings.	200	150			500	500
7	GILFORD, Frame Cheese Factory	1900	1400				
7	THURLOW, 9th Con. Barns and sheds.	1200	1200				
8	LINDSAY, Frame Dwelling.	500	400				
8	TORONTO (rear of Esplanade) Stable and shed.	100	None.			600	None.
10	PORT LAMBTON, Dwelling.	900	None.	8	MONTREAL, S 15, B 102, No. 98 (St. Lawrence st), Tailoring Establishment.	2200	2200
11	HUNGERFORD, W. P. Saw Mill.	1600	1000				
13	FORT ERIE, Dwelling.	1000	800	9	MONTREAL, S 15, B 105, No. 58 (Germain st), Stable.	100	100
14	OWEN SOUND, S 3, B F, No. 28 (Poulet st), Dwelling and stable.	600	421	13	LENNOXVILLE, { Carriage Factory and 3 Carriages. } 3000	700	
	S 3, B F, Nos. 25 and 26 (Poulet st), Dry goods, B. & C.	9000	5000			500	None.
	S 3, B F, No. 24, Jewellers store.	1500	1100			1000	1000
	S 3, B F, No. 22, Hardware store, B. & C.	3500	2780	13	QUEBEC HARBOR, Sheds, Stables and Granary.	1700	1200
	S 3, B F, No. 27, Fancy warehouse.	800	600	15	BOUCHERVILLE, { Blacksmith's shop, Boat Building Shop and Shoemakers. } 2500	....
	S 3, B F, No. 29, Dwelling.	400	400			400	....
14	NORTH FREDERICKSBURG, Barn and contents.	750	200	16	AYLMER, Frame Dwelling.	1200	1000
15	TORONTO, S 7, B 15, No. 33, Litho Company.	4000	4000	17	MONTREAL, { S 25, B 173, No. 24, Fruit store. } 417	417	
16	HAMILTON (Simcoe st) 2 Frame dwellings.	200	200			100	100
16	PARIS, Dwelling.	2000	1000			500	500
19	PETROLIA, Refinery.	....	....	21	COTE ST. PAUL, Dwelling.	6000	1000
21	BELLEVILLE, Dwelling.	113	113	21	COATICOOK, Frame Furniture Factory.		
21	CARLTON, Dwelling and stables.	400	400	22	MONTREAL, S 25, B 176, Nos. 41 and 43 (St. Joseph st), Clothing store.	100	100
21	COBOURG, Steam Power Flour & Plaster Mills	25000	12010	23	MONTREAL, S 18, B 106, No. 160, Fruit store.	100	100
23	PORT STANLEY, Bathing house.	200	None.	24	GRANBY, General Store.	C 612	612
24	LONDON (East), Oil Refinery.	2000	1000			B 490	490
24	ST. THOMAS, Belfast house.	1300	1000			460	460
25	MARKDALE, { Grain storehouse and elevator. } 25200	23700		25	ST. GABRIEL VILLAGE, Frame Dwelling.		
	{ Grain storehouse and elevator. }			27	ST. AMBROSE DE LA JEUNE LORETTE, Barn.	1000	800
26	MOUNT FOREST, Dwelling and stables.	1800	1800	28	ST. HYACINTHE, Cabinet Factory.	7500	3000
26	NAPANEE, Ashery and contents.	800	400	29	MONTREAL, S 5 B. 7 } Manufacturing Confectionery. } 157	157	157
26	LAUGHERIN, Grist and Saw Mills.	....	....			500	500
26	COLCHESTER, Dwelling.	1000	1000	30	RICHMOND TWP., Lot 11, 1st Con. Barn.	265	100
27	(Near) FERGUS, Shingle Mill.	5000	None.			1270	1270
27	HUNTSVILLE, Wooden Jail	1800	1500				
27	TORONTO, S 17, B 70, No. 192, Flour and Feed store.	450	431				
28	ST. HELEN'S, Barn and contents.	800	400				
28	DUNDAS, Dwelling.	300	300				
28	BRADFORD, S 2, B 8, No. 3, General store.	946	946				
28	PALMERSTON, Frame Grist Mill and contents.	15000	10000	3	STEEVES MOUNTAIN, Dwelling and 2 Barns.	1600	None.
29	TYENDINGAGA TWP., Barn.	200	200	3	FREDERICTON, S 5, B 17, Nos. 120-121 (Queen st.), Barn of Brayley house.	400	200
30	ARCHVILLE, Dwelling.	500	....			13000	3000
30	TEESWATER, Dwelling.	300	None.	10	FREDERICTON, (off York st), Exhibition Building.	3000	1000
30	BRUCE TWP., Dwelling and contents.	300	300	18	GRAND FALLS, Dwelling and Barns.	800	None.
31	CARDINAL, Elgin Cheese Factory.	1600	None.	21	SOUTH BAY, Dwelling.	....	....
31	LONDON, S 9, B 33, No. 52, Brick Foundry and Agricultural Implement Factory.	500	500	21	LINGHAM, Stores and Bowling Alley.	....	....
		400	....	26	LONG BEACH, 2 Barns.	700	None.
31	OMEMEE, Flour Mills.	400	....	26	LANCASTER HEIGHTS, Cottage.	400	None.
		2000	2000	27	PORTLAND, S 8, B 46, No. 50 (Mill st), Dwelling and Stores.	B 200	None.
31	CHATSWORTH, { Store and Dwelling. } 1000	1000	1000			C 800	800
	{ Vacant Dwelling. } ....	....	....	31	FREDERICTON, (Grick Mill Road), Barn and Hay.	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.
NOVA SCOTIA.			MANITOBA.		
6 DARTMOUTH, { Feed store and Barn. Hardware store.	6000	3700	21 SELKIRK, Dry Goods store.	4000	3800
9 ACADIA MINES, { Dwelling. Barn.	None.	21 STONEWALL, Flour mill.			1300	1100
11 BRULE, Barn.	300	300	PRINCE EDWARD ISLAND.		
26 PARADISE, Dwelling.	300	200	LITTLE SANDS, Lobstering Factory.

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