Technical and Bibliographic Notes / Notes techniques et bibliographiques

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IMPORTANT FACTS

The Best Always the Cheapest: Important Statistics

Eureka Cotton Fire Hose vs. Rubber Hose

RECORDS OF ITS DURABILITY IN THE NEW YORK FIRE DEPARTMENT COMPARED.

FACTS FOR THE FIREMEN OF THE COUNTRY AND OTHERS TO PONDER OVER

We desire to submit the following Statistics to the purchasers of Fire Hose to entain our assertions. by figures and fact, as to the great durability of our "Econett" Corrox. For Hose over Rubber; and have selected the following from the records of the New York, Fire Department:

Quantity of Hose Purolinged by the Depar	tiuont Since April, 1868.
"Test. Hose" (No special brand)	20,000 " " 400 % 30 "
"RUBBER HOSE" (No special brand)	, 17,500 1 1 350 1 50 1
RUSERA COTTON HOSE,	45,000 " " 960 " 50 " #
"RIVETED"	, 33,000 " " HO " 50 " "
Total	321221 A 18 (2022)
Quantity of Hose in Mervice in the Depart	2777750 37473 3 4 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Prison Court Present Base	. 16,000 feet or 118 Jengths of so feet each.
"Marrier Cross" Russer Hose	Taro # 4 Ar H To A H H
"Test Hose" "Russes Hose" (No special brand)	2,500 4 4 50 4 50 4
*EURREA COTTON HOSE	44.400 ** 4 888 ** 30 **
"RITETED"	
Total	. 84.890. " " 1,695 " 50 " "
Quantity of Hose Ween	Ont
"Matter Cross" Rusers Hose	. 43.300 feet or 1.007 lengths of so feet each.
"RUBBER HOSE" (No special brand)	35.000 4 4 300 4 50 5
"EURERA" COTTON HORE	- 600 - 4 12 7 50 7
The entire quantity of Rubber Hose in service was purchased prior to 1876. al	4,000
The entire operation of Rubber Hose in service was unrehased prior to 1876. a)	Il being intermediate has nurchased within:a)

The entire quantity of Rubber, Hose in service was purchased price to 18-63 all being intermediate hots, purchased within respaced legity sears, in total amount interpolated hot haldness followed by the "Maltess Cross," the last purchase of its purchase of its purchase of the search of the searc

being made about October, 1877. Since then no Ripbor. Hote of any kind has been purchased:

Therefore, taking the entire quantity of Hose purchased by the Department and document the quantity of the respective brands.

Therefore, taking the entire of the country of Hose purchased by the Department and document the quantity of the respective brands.

TABLE SHOWING THE PERCENTAGE OF LOSS IN THE NEW YORK FIRE DEPARTMENT.

Maltese Cross Rubber Hose, 75% per cent, in about 9-Years Average Service.
Test Hose, - 83% 8 "
Rubber Hose, No special brand - 85% 7 #
Riveted Cotton Hose - 1956 " 3 "
EUREKA-COTTON HOSE 12% " 3

A RECORD FOR EUREKA COTTON HOME UNPARALLELED.

BEASONS WHY EUREKA FIRE HOSE COMPANY'S COTTON 1.75 HOSE IS MORE DURABLE.

Rubber Hoar, from the moment it is under or relatation, that in like it is element to 12 to own destruction, which is material, it witness not in live statem, it is best, any, of 150 of our own of the result. It is when the first in the statement is a set of complete it work is fast to result of which it that the cotton deck is full of noniture the instead it is made, and whether in service or not, "offy res" soon attacks to corton deck, became the art cannot reach it to dry, being prevented by the instant and countries of the content of th

Our Seminest Could Hose is so constructed that all those districting are avoided. If can be reading and rapidly a deal; as when day, and can the read, can remain for years without any injuriesce sefects to the labrae, as it is constantly expected to the air to dry. To further and do to the darability, the labrae is prepared mislow and water, proof.

The repetation made by this Company, with its evidenced persons of Country Steam Fire Engine Hose for Fife Department.

The reputation made by this Company with it edifficial formed of Cotton Steam Fig. Lagino Hose for Rel Department was the placed at it the head of all other materials of Fire Hose we only as bardwidth, are applying the great built of all Fire Hose perchased by the cities, avera and villager throughout the United States and Canada, for the perfect employment of their Pers Despitations.

ire Depaitments.

Estimator, sampler, etc., for "Enreka" "Paragon" and "Ried Cross" slose furnithed on application.

T. F. BLACKWOOD, Agent for Canada, TORONTO.

16 FRONT ST. BAST,



THE FIRE JOURNAL

Vot. t. TORONTO ONTARIO FERRILARY 1880 No. 10.

The Fire Journal

ISSUED MONTHLY.

THE TORONTO PUBLISHING CO., P. O. Box 567. TOBONTO, ONT.

NOTICE

ROBT. G. McLEA er Adelaide St. 11. Towns Manag well Time Free Jorens L.

All remissances to be addressed to Turn FIRE JOURNAL, Box 507, Toronto.

Communications should always be acco panied with the name of the writer, not for publication, but as a guarantee of good faith.

Fire Protection.

We are glad to notice that the people o several towns in Canada are showing a disposition to provide better means for extincuishing fires than have hitherto existed. A fire is very easily put out, if taken in time. It is of more consequence to be at a fire at an early stage of its progress than is generally supposed. It is in this particular that fire protection in cities is so much better than in towns or villages. Two places may have similar appliances for putting out fires Report of the Gore District MUTUAL one but that place which has the best provision of the oldest and best mutual Fire Insurance

pay a watchman, who, if awake, is relied upon to give the necessary fire at arm. Not a few places take this precaution. No wonder, then, that we have frequently such fires as that of Orillia lately. This town was supposed to have an efficient system of water works in addition to a hand curine. The town fathers met after the fire which burned down so great a part of the business portion of the town, to consider the propriety of averting any such calamity in future by providing better fire appliances. These wise men appeared to have a wholesome dread of public opinion just before appealing to their constituents, and accordingly voted down a proposition made to submit the matter to a vote of the ratepayers.

We understand that some of the insurance companies have for the present withdrawn their agencies from Orillia So lone as the present insane competition among companies continues, there is no difficulty in obtaining insurance, often at ruinous rate, even in places provided with very little if any fire protection. So long as this state of matters exists, it is no wonder that the people of our towns and villages refuse to provide appliances for the protection of their property agains, fire. The remedy is in the hands of managers of insurance companies. Let inem refuse to insure property, except in places that make reasonable provision against the ravages of the fire fiend, and it will soon be found that the feelings of apathy and penuriousness, now so common in such places, will speedily give place to energetic effort and praiseworthy liberality on the part of such as are unable to get insurance on their property.

Mutual Insurance.

On another rage will be found the Annual but that place which has the best provision of the oldest and best mutual Fire Insurance for speedily arriving at a fire is infinitely. Companies in Ontario. The statement of appearior to the other in the matter of fire, the Directors in regard to the business of the ment House. Winnerger, a coal oil Lings in a superior to the other in the matter of fire, the Directors in regard to the business of the ment House. Winnerger, a coal oil Lings in a company is clear, and the present position of the contrast of the strength o most remote from the place where the fire satisfaction to its patrons, who get their in- acrosmed. has occurred bear nothing of it until the foll surance 30 per cent under the rates of proproperly sat upon, the festimites were lowing day. A few of the towns gradgingly prietary companies.

Losses of British and Canadian Insur-ance Companies in the U. S.

THE following are the Incomes, Losses and Expenses of the Canadian and British Fire and Marine Insurance Companies doing business in the United States, reporting to the New York Insurance Department :

Total Assets, 851-50-50-50-50-50-50-50-50-50-50-50-50-50-

losses of the past year have been excessive. The total income of the above sixteen companies, from all sources only exceeds their losses and expenses by about one and a half millions-and that, too, without any great conflagration. We are glad to find a disposition on the part of companies to keep up the rates in keeping with the risks incurred

Canada Fire and Marine Insurance Co.

FOURTH ANNUAL STATEMENT.

DECRMBER 81st, 1879.

TRANSHER JIFT, 1879.

The Annual Meeting of the shareholders of this Company was held at Hamilton on Wednesday, 11th intext. The meeting was not a lerge one. The following statement was submitted to the meeting by the directors. This Company, is common with others, has suffered earwelly frament the past year. We shall have something further to say in regard to it me our mant least.

Cash in Bank and Head Office... \$19,497 32 Balance, in Agents' hands, (since

79.755 40 Office furniture and fixtures (after Office faralture and fixtures (after writing off 10 per cent).

Balance of preliminary expenses (after writing off \$6,000).....

Interest accrued, but not yet due Bills reservable.

Sundry items due Company.... 3.753 1R 5.000 00

2,606 45 8,709 19 739 41 Total seets......\$180,929 83

\$180,929 68

RECEIPTS, se premiume received during ner ... \$179,654 20 ant of mortgages ... 7.911 95 on investments ... 8.948 22 1.361 78 \$196,471 91

PROVESSMENTS. ofineleding \$96,021.

9196,471 21

To the President and Directors of the Canada Fire and Marine Insurance Ca.— Generature,—I have to addies the com-pletion of the audit of the books of your com-pany, for the year wealing it is the pany, for the year wealing it is the pany, for the year wealing it is the converse. The heath besides, wealers and on-courtery. The heath besides, wealers and on-courting here home architected to a theorem. ted to a t

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Respectfully unimate H. Synthes H. Synthes Hamilton, 20th January, 1880.

The Hamilton Muddle.

It was to be expected that the disastrous fire which Hamilton experienced in August last should excite enquiry into the state of the fire apparatus, and stimulate exertion to place it on the most effective footing.

Steps were consequently taken by the municipality to obtain new fire engines, and the various manufacturers were invited to tender for their supply. The competition seemed finally to be narrowed to a choice between the "Silsby" and the "Ronald" machines, and these two makers were asked to publicly test their engines before a commiftee of the Council. At this point we are led to remark on the supererogatory nature of the request, and to question with some modest diffidence the quality of the judges. We would have supposed that a decision might by this time have been obtained from the record of the respective engines, without causing to the proprietors the great expense attendant upon a further test, and that this sage committee might have limited its labors to a perusal of the history of the competing steamers, together with the opinions of competent experts already expressed. But such commonplace proceedure found little favor with those who imagined that "seeing is believing "-and accordingly they proceeded to the test.

That so inducement might be lacking the corporation pledged themselves to purchase at least one of the engines which should be approved, and a test extending over several days was at length accomplished.

Much acrimony attended the conduct of this test and the debates that followed the committee's report to the Council. This report (already placed before our readers) favored the Silsby, but another opinion from three local engineers, sided for the Ronald. To this latter (being extra judicial) no weight can properly attach, as against it can be placed opinions just as momentous, and probably more worthy of credence. Both makers, having entered into the competition, were bound by the result, supposing the matter fairly conducted, and as to the course to be pursued by the corporation after the report of their committee, there cannot be a possibility of two opinions.

But the advocates of the Ronald had a final resource to which they resorted when much time had been lost, and when they were apparently defeated in the debate This was an opinion from the City Solicitors. which the Mayor produced with much expresed reluctance, and which is as follows

HAMILTON, 15th Dec., 1879. HABLITON, 15th Dec., 1579.

DEAR SIR,—We are of opinion that if there are no mappropristed funds available for the purchase of a steam fire segme, and it is contemplased that the engine, shall be received the purchase should, receive the private of the himself and it. The word of the shameling left. The word of the shameling left left. The word of the shameling left. The word of the shameling left left. The word of the shameling left. The word of the shameling left left left. The word is shaped left. The word of the shameling left. The word of the shamel

same section in the former Municipal Act,

J. E. O'REILLY, Esq., Mayor, Hamilton.

On the strength of this somewhat indefinite opinion the council declined to fulfil their contract, and decided to submit instead thereof, a by-law for the consideration of the people. Not content with this failure of faith, this extraordinary council, in framing their by-law, again admitted the Ronald to a competition, from which, by the result of their own test, it should have been fairly excluded, and the citizens were not asked to authorize the purchase of the engine which their aldermen had decided to be the best, but to take the whole affair under their judgment, and pronounce themselves on the merits of the two machines Is it to be wondered at that the people have very cavalierly rejected Aut. So our neighbors, after six months agitation and the expenditure of about \$1,200 on the discussion of an \$8 000 purchase, are in much the same position in which they were at the beginning, ready to commence the matter de nove We add no further comment at present on the abnegation of aldermanic responsibility displayed by the Hamilton Council. The usual elements of log-rolling seem not to have been wanting, a charge of bribery having been made but not substantiated, and much of the people's Money wasted, with no very edifying result As to the merits of the respective engines it is not necessary we should speak, but we take exception to one point raised in the discussion, and to which we think but little raine should attach, viz.: that the Silsby is objected to as requiring more skilful handling in working it than the other.

That such an objection should come from engineers surprises us as much as any part of this curious case. We had thought that the test of superiority would rest in efficiency of result, such as rapidity of firing up-volume of water to the pressure of steam extent of boiler, and strength of build, &c., but never expected that engineers would declaim against the necessity of skilled labor in handling capable and efficient machinery.

Extend your idea, gentlemen, to the use of fire buckets in preference to pumps of any

THE Fire Department of Cornwall have abandoned the use of Rubber Hose, their experience of it having proved most unsatisfac tory, and have just closed a contract with Mr. Blackwood to supply them with the calebrated Seamless Cotton Hose, made by American Fire News.

"REELED UP" BY MAC.

MONTGOMERY, Alabama, has recently put in a fire alarm telegraph.

THE citizens of Elkhart, Ind., boast of a first-class volunteer department.

THE number of fire alarms in Boston last year were 561, with a loss of \$320,486. THE total number of uniformed men in

the New York Fire Department is 721.

BROCKTON, Mass., has appropriated \$250.

ooo for an improved system of water supply.

THE pay roll of the Cleveland, O., Fire
Department for 1879 amounted to \$9.373.81.

H. J. DRAKE has been elected. Chief Engineer of the Coldwater, Mich., Fire Department.

SEVERAL firemen were severely hurt at a fire at the Opera House, Sherman, Texas, recently.

CHIEF NEVINS, of Brooklyn, N. Y., is having the Scott Lightning Hitch placed upon his fire buggy.

THE Friendship Fire Company, of Chambersburg, Pa., have completed their first one hundred years as an organization.

THE Bennett medal, for bravery in saving life, has been presented to Poreman Meagher, of Truck 3, New York City.

Monar's improved triple attachment for hose pipes, has been purchased by the Boston Fire Commissioners for use in that Department.

SUPREINTENDENT KENNERD, of the Boston Fire Alarm Telegraph has been removed from office and Enganeer Flanders appointed as his successor.

AT an auction sale of old fire material in New York recently, an old tower bell brought \$849; an old buggy wagon, \$9; and an old two-wheeled hose jumper, \$8.

THERE are 270 members in the Boston Veteran Firemen's Association. The annual banquet of the Association occurs at the Parker House, Boston, on March'20.

FOREMAN Treworgy, of Hose 1, Minneapolis, Minn., was badly injured by the upsetting of the carr while on route to a fire recently. He will be laid up for some time.

CRARLES DIEM, Second Assistant Engineer of the Albion, N. Y., Fire Department, was the receptent of a handsome gold fire badge from Steamer Company No. 2, of that town, recently.

CATARACT Hose Company, of Warnay, N. Y., presented their foreman, Mr. George E. Jennings, with an elegant gold badge recently A banquet and z jolly good time followed the presentation.

THE Robinson Hook and Ladder Company, of Canton, Ohio, recently presented Mr. J. B. Robinson, of Toronto, with a goldheaded cane. The cane is a beauty, appropriately engraved, and is a speaking tribute of the ceteom in which Mr. Robinson is held by the Hooks of his name in Canton.

TWENTY-NIME steamers, twelve hose carriages, eight hook and ladder trucks, two chemical engines, one aeral ladder and several supply wagons were in service at the last big blaze in Boston.

CHIEF ENGINEER John A Bennett, of Cleveland, Ohio, reports that during the year 1879, his Department attended ago fires, total loss, \$166,635 96, on which there was an insurance of \$435, 182.

Trz Boston Fire Commissioners contemplate introducing swinging harness into that Department; and are now making arrangements with Assistant Chief Joseph Speddy, of Cleveland, Ohio, to give his device a trial.

FIRMAN Thomas C. Kennedy, of Engine Co. No. 36. New York City, woo an elegant silver trumpers at the St. Paul's Chirch fair, recently. Tom is a good fireman, and very popular, among his friends in New York, and elsewhere.

THE fire laddies of Lincoln Hose, Gold Hill, Newids, have moved their "masheen" into the old Methodist Church building, "Salvation from fire," is the standing text of the discourse indulged in nightly by the "bunkers."

Jack Horrow, driver of Hose 2, Minnespolia, Minia, was painfully injured while on the way to a fire recently. The cart struck the car track- and all hands were thrown off. Horton was dragged under the wheels, and the cords and muscles of one arm were nearly cut of

CHARLES A. PARSONS, Chief of the Peru, Ind., Fire Department, was presented with a mammoth eigar by Messrs. C. G. Carleton & Co., of Chicago, recently. The "weed" was 8½ inches in length, and it is said that nearly all the boys in the department had a "whiff" of it.

A. LADY, a regular shopper, who made an unfortunate clerk tumble over all the stockings in the store, objected that some of them were long enough. "I want!" ble said: "Then longest hose that are made." "Then madam," replied the clerk, "you had better anny at the nearest enrice house."

Tax widow of the late J. L. Hughes, of Hook of Ladder No. 13, New York City, has received from the Fireman's Issurance Fand the sum of \$1000. Her name has been placed on the pension roll for \$200 per annum so long as the remains single, the rules providing that any such pension terminance when a widow dies or remarks.

This Syracase Fire C-eminatoners have adopted a newly perfected scheme of instructing the fremen of that department in the general plans of the principal blocks and buildings in that city. This mode of instruction is in roight in New York City, and is found to be of very great advantage in familiarating the inner with the general arrangement of rooms, halls and hoirs ways. It is should be universally adopted, as both life and finds are in danger when fremens have to go into a building blastly.

Ma.E. A. Jaquiru, of the Protectives, Rochester, N. Y., calchested the sox hami-versary of his connection with that company at his house recently During the evening he was surprised by a delegation from his company, who presented him with a magnificent secretary, and a handsome frame containing the photographs of the "bunkers" of 150.

CAPTAIN DERRINO, of the Boston Fire Patrol, came near losing six men at the bag fire in that city recently. They were in the bessenant of a building, engaged in covering ug goods, when the upper floors gave way. They sprang for the doors and narrowly escaped with their lives. Captian Deering lost ninety tarpualins, worth \$95 cach, six lasterins, an ase and two extinguishers.

Thu idea of pessioning farmens when they become disabled in service, in a good one and we are pleased to note the fact that the Boncor and the service in a good one and the service in the service in the service into effect, in that city. No class of men deserve more and receive less for their services, this fleeners, and it is high time that something of a nature that will guarantee them support in case of disaster, should be lepishated upon.

Trans members of Engine Company No.2, of Memphis, Tania, were busined beneath a falling wall while in the performance of their day at a five on the 4th ut. Then rames were P. Meath, A. Leonard and W. McCall. They were varied of their impending damer, but fearlessly stuckto their posits, and meter fate hereafty. Moura: Meath and Leonard were hilled outright, but when the host bricks and burning timbers were memored from the spot where Mr. McCall was imprisoned to a sea of the season of th

PAUL BAUER, of Hook and Ladder 4, New York City, performed a harw and daring act in recenting a lady anamed Avilla Starmford from a burning brilling recently. The woman was in a third storry window, and all avenues of escape were cut oft, as the hall avenues of escape were cut oft, as the hall avenues of escape were cut oft, as the hall are the constitution of the control of the control of the cut of the

SILSBY MANUFACTURING COY,

SENEOA FALLS, N. Y.

THE SILSE! "CRANE-NECK" STEAM FIRE ENGINE.

MORE THAN SIX HUNDRED SILSBY ENGINES IN USE.

First Prize and Gold Medals at Moscow, 1872; Vienna, 1873; Chicago, 1878.

The SILSBY ENGINE has been before the public versity years, and has proved itself to be the mose relable, detailed and efficient Steam Five Engines: HOLLY'S Buildernet HOSE CARRIAGES, CARTS and RELES in all spikes: THE SILSBY HAZIER for Steam Five Engines: HOLLY'S PATENT ROTARY PUMPS, the best known Five Protection for Mills and Factories; and Dealers to FIRE DEPARTMENT SUPPLIES.

NIAGARA BRIDGE WORKS,

BUFFALO N. Y.





G.C. BELL, Manager

BUILDERS OF

Wrought Iron Riveted Lattice Bridges, FOR RAILROAD AND HIGHWAY.

PLATE GIRDERS, BEAMS FOR BUILDINGS.

Roofs, Turntables, Trestles and Wrought Iron Work in General.

ESTIMATES ON APPLICATION.

Office and Works, cor. Forest and Niagara Sta.

TABULATED RECORD OF FIRES IN CANADA FOR THE MONTH OF JANUARY.

						_					
DATE.	T	l	Cause	Insur-	Total	DATE		Build'g	Cause	Insur-	
Jan. 1	PLACE.	Huild g		ance on	Losses		PLACE.	Isuna g		ance on	
10 31.		!	of Bre.	propt'y.	Incurd.	10 31.	!		or nre,	րւօր էջ.	incur a
7	Hailieboro, Ont	22	1 9	,	\$1,000	17	Greenwood	23	,	\$1.800	2,000
1	Dublin, Ont	22	ه ا	9	8 1	18	Chatham	2241		0	8
1	Scott's Bay, N. S	10	۱ é	9	8	20	St George	53	9	16	\$1,500
2	London	i 51	1 6	16			Kingston	10 14	9	\$3.250	8
2	Hollin, Ont	22	و ا	16	27	21	Odessa, Ont	41	13	2.100	. \$5.500
3	London	22	9	9	\$400	21	London	22	13	9	8
3	Hamilton	14	9	9	₹ 500	22	Gravenhurst,Ont	32	9	9	8
	London	15	13	\$1,500	4.500	22	[] Tescott		9	1.9	8
	Burton, Ont	30	9	\$1,200			Port Elgin	14	9	\$1,400	3000
4	Prio. Out		1 13	400			Dunnville		9	1000	
	Goderich		9	900	\$1,000		Westminster, Ont	22	13	9	\$1,000
5	Sherbrooke	38	9	\$7.000			Mitchell	20	29	3000	88,000
6	St. Jean Baptiste, Que	14	9	9		26	Hull, Que	30	9	9 1	7,000
7	Ottawa	18	9	21	84.000		Belleville	17	13	2	#3 6ao
7	Woodstock, N. B	57-30	31	2	85,000		London	37	3	1000	
8,:	Picton,		3.1	9	250		St. Catharines	14	13	2	\$400
	Millibrook	14	9	9		28	Wallaceburg Ennisnore, Ont	14	13		
	Virgil	14	9.	600	\$1,000 \$2,000	28		14	9	700	\$1,500
	St. Marys	4	9	2		28	Ottawa	14	9	9	500 8
		14	9	400				30	9	1 3	\$6000
11	St. John: N. B Kincardine	22	9	16	\$1,000	28	Berlin	6 40	13	1.600	4.300
12	Winnipeg	22	9	16	\$2,000	29	Lloydtovn Ont	6 49	.9		4.500
13	Leamington, Ont	14	9	\$2,200			Ennispore	22	13	9	
	Beaverton	14	3	2,200	1600		Truro, N. S	16 23	9	500 1400	\$3,000
	Ottawa			400			Kingston	74	2		93.000
13	Lindsay	14	9	93000			Belleville	1 :7	.?	. 3	
	Lucan Ont	49	13	\$2000			Frederickton, N.B	• • • • • • • • • • • • • • • • • • • •	13	800	ž.
	Frankford	22	13	9	\$1,000		Cartwright	37	3	2 2 7	\$2,000
	Port Elgan	37		4	\$1,000		Victoria Farm, Ont		1 6	6	\$3,000
16	Parkbill	SIA	9	16	\$5,000	112	Amberstburg	35	.13	6	8
16	Cobourg	22	1 3		800	11	Belleville	47		ıšl	2000
17	Broughan Township		اةا	\$1500			Clandeboyne, Ont		1 %		6000
.,	Diogram Tonnon billion				4,5000						

Fire Losses for January.—Number of fires reported, 66, losses on 44 fires, particulars of which are given, \$133,500, number of fires, partial particulars the given, \$100,000 to insertance reported, \$72,000.

FOLLOWING IS THE KEY TO THE ABOVE TABLE.							
is-School House: - ho leastrace, - ho leastrace, - Cases unknown, - Cases unknown, - Farstrace Wartscome, - Check, - Farstrace Wartscome, - Check, - Not unknown, - Not un	17—Pieslag Mill 15—Dry House, 19—Watery, 19—Watery, 19—Watery, 19—Gilly nactory 11—Fully nactory 12—Fully 10—Fully 10—Fu	131-levellery Store 14-Childrer Planqu with Matchen. 33-Sipper Partory. 33-Sipper Partory. 33-Sipper Partory. 33-Matchen Shop. 33-Hostin. 34-Matchen Shop. 34-Garden Spot Workt. 44-Garden Spot Matchen Sp	qp—Various Buildings 20—Hop House_colory 31—Ninchannal Step 31—Streebounce 34—Carpantur Shop, 35—Streebounce 34—Carpantur Shop, 35—Bangang Car 37—Sparlas from Locomotive 35—Lungs Repleasen. 36—Conflagration, 46—Cooper Shop, A—a have best, A—1 a Childen burned to death A—1 a Childen burned to death				

A. F. SPAWN

(Successor to A. P. SPAWN & Co.)

MANUFACTURER OF

FIRE APPARATUS.

UNIFORMS OF ALL KINDS

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WEIATET

KINGSTON.

Illustrations of the danger attending oil lamps crop up every now and then. The nion of a lamp in Mrs. C. Austin's premises on 19th ult. was nearly followed by disastrous results, and it was only due to the prompt appearance of the firemen with an extinguisher that such little damage was

On the same evening the brigade had another tunie with the flames in an old wooden building on Brock street, the property of Judge Price. The building was saved in a half-burned condition, and the fire is said to be the work of an incendiary,

The firemen are indebted to Mr. Meadows for an oyster supper, to which they were invited subsequent to the fire; and to the wife of the Chief Engineer of the Fire Brigade, for coffee and refreshments while the burning was in progress.

NEEDER IMPROVEMENT.-Mr. E. Horsey. Chief of the Fire Department, needs a Morse key, by which he may communicate with my ward or fire box in the city. The nearest boxes to him are Nos. 3. 6 and 7. and Mr. Horsey says that with a key the apparatus at his place can be made to do double service, and answer as a sort of central box. The key should be ordered at once. He asked for it a year ago.

for it a year ago.

THE New York Belting and Packing Conpany, manufacturers of Rubber Hore, and
also of the cotton hose known as "Cable
Hose," has commenced swit against the Amentan Hose Company, of Cheleca, manfacturers of what is known as "Jackse" hose
for infringement of patent. It is classed that
the "Jackset" hose is last according to plans
for which the Belting Company bolds
for which the Belting Company bolds

WESTERN

Assurance Co.

INCORPORATED 1851.

Capital and Assets......\$1,580,592 22 Income for Year ending Dec. 31,1878. \$905,806 66

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PRESIDENT, - - HON. JOHN McMURRICE View-President, - - Char. Madrath, Esq.

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That Company tensor Pairies of Insurance explaint time or damage by the or
Recharge on the Company, tensor Pairies of Insurance explaint time or damage by the or
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IMPERIAL

FIRÈ INSURANCE COMPANY

LONDON.

Capital : £1,000,000 Sterling.

RINTOUL BROS.,

General Agents, Montreal.

AW.SMITH.

75 Colborne Street,

THE

LIVERPOOL & LONDON & GLOBB

Insurance Company.

CAPITAL...\$10,000,000
INVESTED FUNDS (our)....\$29,000,000
ANNUAL INCOME....\$8,000,000

Liability of Shareholders, Unlimited.

Losses Paid since Organization over \$70,000,000.

The especial advantage in insuring in this Company is the security to policy holders against loss in the event of a large fire as well as a small one.

JOS. B. REED -

AGENT AT TOBONTO.

Silsby Manufacturing Co. vs. Ridgetown.

We observe that application has been made in Chambers at Osgoode Hall to set aside a judgment obtained by the Silaby Manufacturing Co., of Seneca Falls, N. Y. From a glance through the papers we find the following to be the facts of the case:

Before taking up the matter a few words of explanation will assist the reader in arriving at a correct view of the case. The council of the corporation of Ridgetown for 1879 consisted of Mr. Whyte, Reeve (a highly respectable gentlemen and private banker in the village); and Messrs Tolmie, McDonald Moody and Rockey, councillors Among the council previous to the submission of the Bylaw, a difference of opinion, as usual, existed as to the best means of protection, and the council, in order to obtain information tent a deputation to Buffalo, and on their return two reports were submitted to the people. One report by the Reeve, favoring Chemical Engines, and another by Rockey. favoring Steamers, and as the public meeting favored steamers almost unanimously, a Bylaw was submitted for purchasing a Steamer.

A By-law was passed on the 23rd of Aug. to raise by way of loan \$5,000 for purchasing a Steamer and equipments.

A few days previous to the voting on the Bly-law a Rould conjoe was sent down from Chatham (in the same county) and tested. Measrs. Rocky and Moody, who took great interest in the Rouald engua, were invited by their sympathisers to a supper and their course endowned. This, however, did not secure the immediate order for the purchase of the Rouald engine.

A resolution to purchase was now introduced into the Council by Messra. Moody and Rockey to purchase the Ronald engine, which was sullenly received by the opponents of this engine, but so contract was exceuted, or other, action talses by the coun, cil to legally bind the corporation.

Immediately after this a piction was precented at the noist moting of the council, signed by 65 of the largest ratepayers, proing the council to stay complation of purchase cal nineir manufacturers to bring steamers there to compete at their own expense, which was grainted, aids the clerk assued invitations as ordered by the council. To this the Silby Co. replace that if the council would agree to take their engine if it did the best work, they would compete.

A deputation was now appointed consist ing of Mesers. Whyse Node and McDonald to visit 'St. Catharines, which city had a second-hand Ronald engine for sale. The sympathizers of Ronald now got up a cry against a second hand engine, and subscribed a find to pay the expenses of Rockey to accompany and which the deputation which went to St. Catharines engine being salisationy to the deputation, they agreed to take it, but asked the natter to be half over till the committee.

force, and it was decided a second hand en-

The council now agreed to the Mesars. Silsby's proposal, viz., to accept the engine which did the best work.

The Silby Co. shortly after brought on their engine to test with the Ronald, and the result of the contest, proved the superiority of the Silbty engine, and being at a less price than was asked for the Ronald, was perchased formally by the council under contract duly secured. A fire bragade was then formed and put in charge of the Silbby machine by the council.

The friends of the Ronald also formed an independent company, who took charge of the Ronald on their own account.

Ronald, on hearing of the action of the council, filed a bill in chancery to compel the council to hand over the debentures for the claimed purchase and delivery of his en-

gine, some \$3,150. And by resolution the council ordered the treasurer of the village, Mr. John A. Moody. (who, by the way, is a son of Councillot Moody) to hand over to the Messrs. Silsby \$3 000, the price of the engine, and some \$880, for hose, etc. The treasurer refused to hand over the debentures. The council then, very properly, dismissed Moody and appointed one Thos. Brown, and as Moody now refused to deliver over the debentures to his successor, the council, as their year of office was fast closing, now ordered new depentures to be made out and handed to the Silsby people, and now follows one of the most extraordinary proceedings of the whole transaction.

When some eight of the debentures had been signed and sealed, Rockey nantched at the roll, and got hold of them before the new treasurer, Brown, could secure them A'struggle then ensued for the possession of the debentures, during which they were com-

plately destroyed.

The Silby Co., who had a abort time previously commenced an action to recover the price of the engine and equipments, now pressed for judgment, which was obtained by default in the early part of January. The municipal electric returned all Roadd men, who, when they took office, immediately instituted proceedings to set saide the Silbly

judgment, and the matter is now pending. Should the Salaby judgment be set aside, both questions will be tried at the spring sittings on the court, whether the village of Ridgetown will be compelled to pay for one engine of two.

Old Fire Department.

THE ELECTION — THE RESOURCES, AND A BELIEF TRAT "CHARITY SHOULD BE-GIN AT HOME."

Detroit, Jan 29

Catharines engine being satisfactory to the The Old Fire department, at its annual the patients, they agreed to take it. Dat asked mosting fast evening elected Alex, W. Copplements to be held over till the committee I and president, Henry W. Statzey, with the standard of the most of the in During reported, but the sympathizers gathered in president, Mark Flangan Secretary, and a the person reaches a window or the roof-Ex.

board of Trustees comprising Oliver Bourke. Thors, S. Christie, Jas. Reid, Daniel Sullivan, Simon Cohen, Daniel Shanhan, 10: fill vacancy), and William Sales. Mr. Coptand went in upon a vote of 72 to 32 cast for Mr. Hinchman. The secretary's yearly report aboved total assets of \$50.501.73, with no labblities.

The trustees made a long, report upon the conduction of the association's property, and suggested that Firemen's half on Jefferson active should be remodelled and removated all through and have a neer roof, rewards and the respect of the property of the control of the control

A CORRESPONDENT writes: I am now having built a fre ladder, the invention of a New Yorker. It is 11 given the uppth, white New Yorker. It is 11 given the uppth, when closed and on the Truck, and Ladder now in use; will swiph 1,000 pounds less; can be extended to the Truck and Ladder now in use; will swiph 1,000 pounds less; in self-catedard to the route of the truck and Ladder now in use; will swiph 1,000 pounds less; can be caused to the property of the control of t

HOLLY'S

IMPROVED WATER WORKS

DIRECT PUMPING PLAN.

Combines, with other advantages, over older systems the following: 1-Secures by variable pressure commones, with one advantage and an amor reliable supply of water for all purposes. 2—Less cost for construction. 3—Less cest for maintenance. 4—Less cost for daily supply by the use of Holly's Improved Pumping Machinery. 3—Affords the best fire protection in the world. 6—Largely reduces insurance risks and premiums. 7—Dispenses with fire engines m whole, or in part. 8—Reduces fire department expenses.

HOLLY'S NEW AND IMPROVED

COMPOUND PUMPING ENGINE

is so arranged that it may be operated on the COMPOUND, LOW PRESSURE, OR HIGH PRESSURE PRINCIPLES and changed from one to the other at pleasure without stopping. The arrangement is extential to accuring

ECONOMICAL DAILY PUMPING and PROMPT INCREASE OF POWER for SPYICIENT FIRE PROTECTION.

The magical short skill you had be I (MARO), and now had not a start short on local, with one handred passed or in Labor 1 (1820) I (1821) I (1821)

ind rater power, information by description pumphiet, or otherwise, address the

HOLLY MANUFACTURING COMPANY, LOCKPORT, N. Y.

FIRE ${ t HYDRANTS}$

With SINGLE or DOUBLE FROST JACKETS, with and without INDEPENDENT GATES. Circulars and price lists on HOLLY MANUFACTURING CO., LOCKPORT, N. Y. application

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EXTINGUISHER.

During the last six years that THE FIRE KING EX-TINGUISHER has been before the Canadian public.

Hundreds of Fires Have Been Estinguished

BY THEIR U.S.E. and hundreds of thousands of dollars worth of property saved by this means alone.

The Chaspest and Most Efficient Fire Protection for private buildings, botels, factories, etc., oleannable,

What B. S. BULLWHIKLE, Superintendent of Fire Interance Pairel Chicago, Says of the Fire Exiequister.

We would call the attention of Chiefs of Fire Department to the importance of baring. Entirgethiers on every flow fixed and Hook and Ladder Trock, as they can frequently be used in otherwise mancestable places, while the hook is being untrocked and the engines getting ready for work, thus saving much value able time and damage of geodies by water.

Charges for Fire King and Babcock Extinguishers on hand

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Through a long series of years conclusively proves



THE MOST ECONOMICAL.

THE MOST DURABLE

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st and most experienced Firemen admit that Hose was so equal, and publicly state that

The Life of Standard Leather is from Five to Twenty Years, While that of Fabric Hose does not exceed three yours. For information and prices, address

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EAST CONCORD, NEW HAMPSHIRE, U. S. A.

EN' Our eleganity-printed pumphiet of \$4 pages, on "Tim More, Water treater and English" and from to may address.

For the Fire Journal.

The Night Alarm.

The night was wild with wintry blast The sky with clouds was overcast— The piercing wind and binding sleet West shurrying thro' the open street. The gatights fischered and grew pale Dancing to the munic of the gale. The fire patrol, with weary lest, Alertly paced his dreary beat; Wah watchtel gaze and meffed form Braving the fary of the storm.

At leasth his eye detects a glare And he bears a cry in deep despe "Pirel firel "Melp | help! My God, Fin Jost?" And the second on the tempon's breath in tense As guick to Each the fromus springs. To the corner box. The slore bell rings! And, is a moment, down the street, Comes the sound of galloping horses' feet, The ring of gongs and the rattle of wheels, Made by the engines, trucks and reek A volume of smoke and tured flame, Leap skyward and their victim claim.

In the upper story of the black A fair young gel awaits the shock Of death in one of its cruclest shapes, As a fiery pit beneath her gapes. iring prayers are o'er, She falating links upon the floor. The stalwart farmen are quick to act And do their day with ready tact; A ladder is raised with willing hands To a window among the berning brand And a brave years member of their band Springs up the rungs with a seeady hand. He re...hus the window and o'er the fram He deappears in the amoke and Same. The creaking feer bends nexth his lost As he presses on thee' smoke and beat To the spot where the hapless staiden Les To the spot where the huplers maiden let With publid foce and staring eyes. Grasping his price in a ferm embrace, He bears her out with a glowing face. His bluckred kands and singing hair Are forgot in the shoest that read the alr— ARE NOTON IN THE MEMORY MAIN THAT HE BEN-TSA'S MANGE! And his controlled Center to An he brings her aniety to the ground. He grape—"Here, take here, Tim doese for D. And he heavily falls on the key powe. 25th tearful quarrides relead his hand, But found that their brave young clea He had borne his pain without a mos And in saving a life gave up his own

All bosor to his gallant name, Well worthy of the roll of inme, And may the gram to beauty wave E'er tresh and green above his gra-God bless the framen in every le Who daily take their Bres in band; With quick response to duty's call, They have both fee and follows wall

I. A. MACDONALD.

Chicago, III., Jan. 29, 1880.

An Efficient Fire Department.

The statistics of the Fire Department abow that there were 1,541 fires in the city in 1879, against 1,655 in 1878. In 1877 there were 1,450. The only printed statistics with the first three years of the cristance of the was an increase of \$57.00 the total number:
paid department — 1885, 1867 and risk — Again, if a comparison is made with 1860 the
when there were 798, 873 and 790 firsts tratipe portively. The increase in the number of total number of first last year showed an imfirst may be accounted for by the increase or crease of 1800 by no less them. 18 per cent;
gallons, or about 72,000 tous. which these can be compared are those of

that while the percentages of total Cstruction of buildings by fire were 7. 6 1-5 and 5 per cent, for 1866, 1867 and 1868

The principal causes of fires have been carciesses on the part of servants or occupants of homes (this is accountable for nearly, parts of letters and the parts of the parts of homes (this is accountable for nearly, explosion of herosene lamps, and window cartains near gas etc. The another of first from herosene has been reduced from 196 in 187 to or in 1879, by the methodical impreciation of the coll offerth for sale, and the requirement of the coll offerth of sale, and the requirement of the collection of the sale of the sale

ones showed no decrease in 1979, while there

the city, and the addition of such districts as though the proportion of serious ones was Westchester to the area covered by the gts. considerably less. Although the value of considerably less, although the value of considerably serious the serious of the fire department is indicated in the fact less the fires were more fatal claring last year, no fewer than 32 persons losing thei strength of the brigade consisted of only 452 men of all ranks, and when we are told that 6 1-5 and 5 per con. for 1864, 1867 and 1868 respectively; the percentage for 1877, 1879 and of all rains, and when we are tool the respectively; the percentage for 1877, 1879 and 1879 are tool 1879, which is a first part of the respective of the at the stations. Since then fifty men have been added to the brigade, but as the fire-escapes have been increased from 166 to 130, the number of men available for ordinary duty remains much the same. If the rate were increased to a penny, as recommended tee. the addrsonal sum by the Select Committee, the additional sum obtained would probably suffice to place the brigade upon an efficient footing.

tested, and the dealer is attended to if his is mingle is been the standard force by his complete in the consequence is that there is celly tried as experiment in the conduct of they cannot keep an inferior oil without detection, and the consequence is that there is successful that is not expected for sale that is not of special contents of the consequence in that there is successful that is will be acted upon insidered any offered for sale that is not of special contents of the contents o The Metropolitan Board of Works has re-cently tried an experiment in the conduct of Although Captain Staw's report upon the first and an adolescent with the many and the entire seal and energy of the Fire Brigode, it is clear that the existing orpositation of the brigade does not afford adolesce protection to the memorphise. It is true that hat year there was a less sumber of serious first that hat year there was a less sumber of serious first that hat year there was a less sumber of serious first than its year, the more serious present that the year that the year of the serious present that the year that the year of the serious present that the serious present that the serious present the serious pre

SAMSON, KENNEDY & GEMMEL

Are making extensive preparations for the coming Spring Trade. They have THREE BUYERS at present in the EUROPEAN MARKETS selecting at the chief SOURCES OF SUPPLY GOODS for the approaching Season.

Already they are advised of the LARGE FURCHASES of

dress goods & prints

Notwithstanding the general advance in all classes of goods, they have secured nearly everything at old prices. Their Stock will be more than usually attractive.

In Staple Goods, their assortment of

Prints, Shirtings, Linens, Ticks, Linings, Ducks, &c., &c.,

WILL BE LARGE

IN HABERDASHERY AND SMALL WARES

Their Assortment will be unrivalled.

--IN--

Dress Goods and Cashmeres

They will show the largest Stock to be found in the Trade.

IN HOSIERY AND GLOVES

The assortment will be immense, embracing German Products.

IN GENTS' FURNISHINGS

They will show the latest novelties.

44 SCOTT & 19 COLBORNE STS.,

Toronto Firemen's Wages.

The Fire and Gas Committee met y ater-day. Present—Ald. Farley (chairman), Love, Adamson, Crocker, Ryan, Trees, Baxter and

A petition was presented signed by ove A person was presented signed by over foo ratepayers, for an increase of pay to the firemen. 1 1-5 cents per hour more being asked for the foreman of each station, and 1 2-5 cents for the men. This would be a vin-crease of 8 too, per year for the former and \$123 for the latter, giving them in all \$705

and \$603 per year respectively.

A number of gentlemen were present to support the petition, and were asked to address the Committee.

Mr. Walter S. Lee thought the men were trustworthy and efficient, and would like to see them well pard. He would not give a decided opinion as to the sufficiency of their present pay.

Mr James B Boustead asked the Committee to look into the matter thoroughly.

and to grant the increase if they thought there were grounds for doing so. recommend the increase, but thought the

Mr. Pearson addressed the Committee in favor of an increase The deputation then withdrew and the

and orgunation them withdrew and the Committee proceeded to consider the matter. Ald. Baster would not agree to an increase at the present time, and moved that the petition be not entertained.

Ald. Close moved in amendment that it be left over until the salaries by-law come up for consideration. He saw that Messrs. for consideration, ric saw that American and Manning, W. B. Butler. John Morrison and Mahning, W. B. Butter, John Morrison and other members of the Property Owners' As-sociation had signed the petition, and be would like to ascertain how these gentlemen could sign it and then advocate the general

atting down of salaries.
Ald, Love suspected that these property
where wished to ingratiate themselves with

Ald. Ryan was altogether opposed to the nerease and would support Ald. Baster's

After some further discussion Ald. Close's amendment was carried.

Among the many anomalies in the relation of men to each other, that of the employer to the employee farnishes more matter for thoughtful reflection than most. If this may be maintained in individual cases, it is sometimes more manifest in corporations, which are said to have meither bodies to be kicked nor souls to be saved." It is indeed noted that men who would scremately shrink from action of a mean or oppressive nature become, in their corporate capocity, oblivious of the respect due to any shred of generous character they may happen individually to possess, and are thereby led to results which. calmly considered, may well cover them with shame.

To the interests especially under our care the effects of parsimonious dealing with the firemen's pay are so plainly disastrous that the advocacy of an opposite course would the advocacy of an opposite course would bose, in connection with which is the counsessen speepfions. Instances, bowerer, are streamly occurring to demonstrate the contrary, and it becomes necessary to deal write some of the neen in connection with which set the properties of the contrary, and it becomes necessary to deal write them as they arise. It usually happens that men in office, yielding to a general feeling, carry it to extreme, and at present a set of retrenchment fever possesses our sort of retrenchment fever possesses our corporations, so that now you will see alder-like the desired properties and young the magnificant and the set of the second of the sec

held at call for perilous service, and whose life is circumscribed to the limits of duty. Does the city father, who may be presumed to fare sumptuously and "sleep well o night," realize the discomforts, not to say dangers, of a fireman's life? Surely not, or the heart that lives quietly in an easy body would readily yield to these men wages more compatible with their arduous labors than the amount at present paid them.

Explosion in a Paper Mill.

This is the second explosion, within a short time, that has taken place in a paper mill. A little over a year ago a pulp boiler exploded in the Dominion Paper Mills, and last week another similar one has taken place in the Canada Paper Company's premises, near Sherbrooke, Quebec; attended with loss of life and maining others for life. An adjustment of the loss will be a difficult matter, as the Fire Insurance Companies are only liable to damage not caused by explosion, which is very great, but the burning after.

Fire Insurance Business in New York for 1879.

The losses chronicled in our last issue for Canadian Fire Insurance Companies' business of 1879 have bad their paralell in New

Only nine of the eighty-one companies of that state increased their surplus last year, and the capital invested has been reduced by over \$1,300,000. The following six comby over \$1,300,000. The following six comnotes: town nail and senout nouse, some or
panies having retired from business, viz.
number. In the Serized office the type was
Adrianic, Amity, Atlantic, New York Central
Riderwood and Saferward.
Riderwood and Saferward. Ridgewood and Safeguard.

Nitro-Glycerine Explosion.

At six o'clock this morning, January 16th, the citizens of Prince Arthur's Landing were awakened from their slumbers by a most ter-rible shock. Some thought the world had come to an end, while others took in the sitnation at once, and thought it must have been the Ontario Powder Company's works, situate nearly a mile from the main part of situate nearly a mile from the main part of the town. Such it proved to be. Less than half an hour after the report there were over one hundred men on the scene. The cause of the exclosion was fire in the main building. The buildings comprising the works are situ-ated as follows:—On the right in the engine-tome, in connection with which is the con-

men and councillors ready to out-licred capins base to the factory are stretched Herod in the rane for excouncing lory.

A strange sight truly, though not one to do for the stretched by steam from the engine-bosse. A heat be decouraged—but let them set bounds to therefore they have a night watchman to the stretched by the stret the snow He went over to the other window and saw a light shining from the window of the main building. He took his lantern and went over, and upon opening the door, saw the building was on fire. He grabbed some old clothes hanging near, and threw them upon the fire, but could not put it out. He then rushed out to the house to tell Dr. Volney, who, seeing how matters stood, told him to turn on the water and get out of the way He turned on the water, and then ran outside and lay down behind a woodpile He had barely got there when the terrible ex-plosion occurred. It so happened that the building and its contents went in the direction of the engine house, riddling that and the residence into splinters and carried the

defris for several hundred yards out into the loay. Large masses of trozen earth, weigh-ing at least fifty pounds, were carried for a quarter of a mile in various directions. The engine was removed out of place, and every-thing else turned upside down. The shock must have exploded the glycerine in the mag-arme. For not a particle of that remains to be seen. Where it stood is a round hole fifty feet across and about twenty feet deep The ice in Thunder Bay cracked and a short listance out can be seen open water.

The escape of the occupants of the residence seems almost miraculous. Dr. Volney, Mr. Cole, and a lady, who was housekeeper, were in the building at the time and escaped with-

Dr. Volney reckons his loss will be in the neighborhood of \$3000, while the damage in town and at Fort William is considerable. On the principal streets of Prince Arthur's Landing no end of windows are brolen. The places that received the most damage are O'Conner's drug store, windows broken and bottles empried on the floor; Mark's win-dows, Crush's saloon, bar and windows; dows, Cruis's \$2500n, Dar and windows; also the windows of Messrs, Vigars, Kennody, Daniels, Pratt, Peltier, Bonin, Clavet, Clark, Stroet, Park, Griffin, Wilcox, Cook; the Queen's Mining Erchange, and American hotels: town hall and school house, some of

There was a great demand for glass in the stores next morning. The fire in the factory cannot be accounted for.

Goderich fire alarm has been found in-

A WRITER in Haper's Magazine tells us that in 1774 George Washington was a member of the "Friendship Fire Company."

THE Corporation of Perth, having determined to place their Fire Department in the front rank as regards appliances, have ordered a quantity of the Eureka Seamless Cotton Hose from Mr. Blackwood, the arent for Canada.

THE two highest and best throws of water of which there is definite record are the following; At Burlington, Ia., at the time of the recent Grant reception, a solid three inch stream was thrown to a beight of 3041 feet; at Rochester, N. Y., a solid four-inch

Gore District Mutual Fire Insurance Company.

The forty-first annual meeting of this Co pany was held in Galt, on Monday the 26th day of January. The President, Mr. James Young, occupied the chair, and Mr. R. S. Strong, Managing Director, read the follow-

The directors at the expiration of their ter of office beg to submit the following state ment of the transactions of the Company during the year 1879.

There have been issued 1987 new policies (not including renewals) and the total number in force is 4,589, insuring \$4,019,780.

The income from all sources was \$51,162,- imum; the sum of \$22.29 only having beer 42 and the expenditure for losses paid expense expended on that item. of management, agents' commission, etc., \$46,-666 25. From this it will be seen, that, taking year were both settled amically; the claim into consideration our surplus of last year as lant in each case accepting the sum first of well as this, a slight reduction in the rate of fered by the company, sement might have been made—but your directors-carrying out the system of prin-the losses of the year just expired, with one dent management which they laid down for exception, involving a small sum only, have their guidance two years ago, have not thought | been satisfactorily adjusted. it advisable to do so; but rather to create The Inspector's report and the statem the reserve fund which the statute permits, of receipts and expenditure in detail, and of feeling asserted that this action on their part assets and liabilities certified by your audiwill meet with your approval, as it has done tors are appended. with that of our customers generally.

habilities will show that our surplus has in- of office, whose usefulness as a member of creased very satisfactorily. The fact that this board his co-directors take this opporwe have been able to pay our losses and all tunny of recognizing, other expenses, and, after giving you your. We have much pleasure in stating that the insurance at a saving of 20 per cent. as com- attention bestowed upon the Company's pared with stock companies, and setting affairs by the officers in charge is all that we aside 50 per cent, of all cash premiums as a could desire. reinstrance fund, still have a cash surplus of \$11 006 67, should be sufficient to refute the statements of those who make it their ess to decry Mutual Companies, and at the same time to confirm the opinions of those, who maintain that mutuality is the true principle of insurance, and that it only requires to be carried out with wisdom and integrity to be proved such

The deposit with the Government has been increased to \$6,000, and on July 1st will be still further increased.

In consequence of the cancellation and expiration of old policies and the refesal to renewothers at former rates, the total volume of business is about the same as last year, but the number of new policies issued dur-those issued in 1878, and the amount insured under them is \$428.915 larger than the amount i Co written in that year Your directors point with pleasure to this feature in the Company's business, as an evidence that the "Gore" not only maintains its good name with the public, but that its popularity is increasing.

During the year just closed, the Ontario Government appointed an Inspector of Insurance whose duty is to examine into the condition of the various companies doing business in the Province, and report the same to the Lieutenant Governor. We antici-

pate good results from this action; already some weak compassion, and we this it will have the officer of preventing similar cons- from stating. This will prove benedicial to otivent, loss-paying compassion, as without doubt the plassible autoentest of the agents of the companion—sutablished largely in the interests of a few officials—have fland the of- fect in many cases of making partias disea- tised with the rates which count principles of underwriting reader it accessary to im-	fitable balances Directors fees Covernment licesse Contingent to claims Bills payable Balance as per statement of assets and liabilities

We beg your careful consideration of each item of our expenditure, confidently believ-ing that you will be satisfied therewith.

The law costs have been reduced to a min

The two unadjusted losses reported lass

We are pleased to be able to tell you that

We regret to note the death of Mr. Adam Reference to the statement of assets and Ker, one of your directors, during his term

Signed.

JAS, YOUNG, R. S. STRONG.
Secretary and Man Galt, 26th Jan., 1880. aging Director STATEMENT OF RECEIPTS AND EXPENDITURE

Races	PTS.	
Balance from 1878 Cash premiums Assessments	\$10,188 3 25,615 47 24,861 21	
Extra premiums Transfer fees		
Bills payable	8,400 00 547 06	•

8.947 06 \$69.750 74 EXPENDITURE. 32,676 37 5.347 36

Salaries	3.799 72
Law costs	21-19
Interest	262 6ž
Office postage	233:44
Agents' postage	144 56
Printing	3# 65
Stationery	314 86
Telegrams	27 10
Unearned premiums	724 83
Travelling expenses	573 03
Office rent	190 00
Advertising	120 59"
Incidentals	155 30
Re-insurance	542 09

8	Caretaker 59 75 Bornes to agents on profitable balances 507 03 Directors fees 666 00 Government liouses 25 00	
	Contingent to claims 248 57 Bills payable Balance as perstatement of assets and lightities	13,989 88 8,198 44
•		14.996 15 69.790 74
	Assets. Cash in office	
	Agencies	
	Accrued interest 87 50 Assessments, uspaid, due and not due 1,109 oz Assessments at 21 per	14.9 9 6 25
e	cent. earned to 31st Dec. 1879	13,439 61
4		11,096 67

	\$18,395 8 6
To balance being surplus	\$11,096 67
To premiers notes\$116.60t Less for assessment 36.729	00 31 79,871 69
Total canital to meet losses	\$90,968 36

Total capital to meet los	\$90,968.36						
Linbilities.							
Claims adjusted not due Claims unadjusted	958 O	0 0 1,15\$00					
Bills payable	3.225 7						
companies	100 7						
-		- 3331 46					
Fifty per cent releasing cash premium policies Balance		12,807.73 12,096 67					

	828.395 86
Signed, Wit. M. Topping, J. M. Cavers, h, 26th Jun. 1880.	Auditors.

To the President, Directors and members of the Gore District Mutual Fire Insurance

Ca

Gentlemen.-We hereby certify that we have examined the Company's books for the year ending December 31st, 1879, having gone over all the receipts and expendits with vouchers, agents, accounts, claims against the Company settled, and still pend-

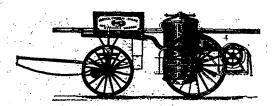
against the Company settled, and still pend-ing, the journal and ledger entries and bank account with cheques, also carefully impoor-ed the premium more sensets of the Company, and find the whole correc.

We would liberwise take the liberty of stat-ing that the method of book-laceping in use appear to us to leave birth to be improved and and its efficiency speaks highly for the foundation and additional company's

WM. M. TOPPING. | Auditors. Galt, Jan. 241h, 1880.

CHEMICAL ENGINE.

JROWS.A-STREAM FROM 50 TO 100 FEET.



CAN BE RECHARGED IN TWO

THE MOST EFFICIENT FIRE APPLIANCE

NOW BEFORE THE PUBLIC.

FULLY EQUIPPED WITH LADDERS, AXES,

· And everything to attack fire in the quickest possible manner.

A COMPLETE FIRE DEPARTMENT IN ITSELF.

Science and Speed vs. Steamers and Old-Fashioned Theory.

An Effective Fine Stream in Ten Seconds from the Time the Machine Arrives on the Ground.

Experience has proved that Corporations depending upon Chemical Engines for their fire protection save SEVEN BUILDINGS 'TANDING OUT TEN, with comparatively small damage by water, while for steamers the best record in three buildings standing out of ten, with a large damage by water.

One town in Illinois of 7,000 inhabitants, with a Fire Department consisting of two steamers and one Chemical, has not used their steamers but once in three years, doing all the work with the Chemical, Hook and Ladder truck, and light apparatus. This town had eight fires last year alone.

Second-Hand Steam and Hand Fire Engines for Sale.

Send for circular and price list of fire apparatus.

V. MORRISON,

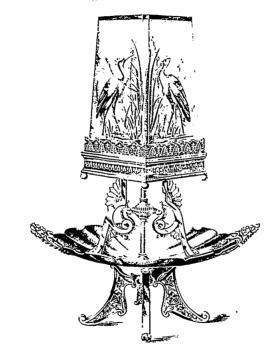
Secretary FIRE EXTINGUISHER MANUFACTURING COMPANY; TORONTO,

ZIMMERMAN, MCNAUGHT & Co.,

MANUFACTURERS' AGENTS,

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The Leading Electro-Plate House of Canada



Fine Quadruple-Plated Hollow Ware

bleetro-Plated Speens and Forks, Oto.

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