

## THE FIRE DEPARTMENT.

We recommend the following article to the attention of our City readers. The principle of volunteer assistance in case of fire, may do well, because it has done well, in small communities but it cannot be useful when villages change themselves into large towns and cities. There when men work they should get paid for their labor. In Europe Fire Engines and Fire Companies are maintained at the expense of Insurance Companies, who derive the greatest amount of benefit from salvage at fires. In Canada the same principle should be carried out and the extra expense defrayed by extra rates of Assurance. Another proposition is for Cities to assess the inhabitants for a Fire Company Rate, which if properly and usefully applied, would tend to reduce the rates of Assurance. In either case those who own property would have to bear the expense of protecting it. At any rate, the days of Volunteer Fire Companies are passed by, and some better mode of protection must be adopted.

## FIRE ESTABLISHMENT OF TORONTO.

The Firemen of this city have given up all their power into the hands of the Corporation, and there is now no organized protection against the ravages of the devouring element.

The Firemen complain, not without reason, of the spoliation and treachery of the public in giving away their services while on duty.

Every loss and much risk have been devolved on the Firemen, who having served without pay, have laid the public under a deep debt of gratitude, and all who were able should have considered it their bounden duty to aid them while on duty.

In this dilemma the question arises, what is to be done?

The City Council have the duty of protecting the lives and property of the inhabitants, and their measures to supply this important arm of the public service should be prompt and decisive.

A corps of firemen, paid for their services, should be forthwith established. We regard this as decidedly preferable to organizations of citizens, who receive no remuneration.

However much the public are indebted to those who voluntarily afford their services, a paid corps can be more thoroughly disciplined, will be more under authority, and usually more efficient when on duty.

The officers should receive a fixed salary—the men might have a small annual allowance, and payment for each fire—if deemed better, the whole might be converted into quarterly payments.

An ample supply of water forms an indispensable requisite in a fire establishment, without it, the best organized corps must ever be comparatively useless.

When does the Council intend to have the City provided with that article of double necessity?

The annual expenditure of £1000 or £1,500 on a fire establishment would be a small sum, and compared with the services it might render, the preservation of a single house would be sufficient compensation, and when we consider that £100,000 of property was lately consumed in a few hours, it appears as nothing.

With a complete fire establishment and supply of water, the rates of insurance would instantly fall.

These rates, although by no means more than sufficient for the present risk, are very heavy.

Insurance ranges from 12 to 24 and even as high as 30 shillings per £100.

This is enormous when compared with the rates in Great Britain. There a common risk can be insured for £6, or £8, per hundred pounds, exclusive of the Government duty. The rates of payment here are ten times greater in those of the Mother Country. The consequence is that insurance, as here by no means general.

We have been informed that the property owned in Toronto does not exceed 20 per cent. of the whole. It is difficult to estimate the whole value of property in this or any locality. But judging from the rental, we will say that the gross value of the city buildings may run from one million to one-and-a-half million of pounds, while the value furniture, goods and moveable property, may be fully more.

If we take both at two millions and a half—only £500,000 are covered by insurance. From the advanced rate now demanded, one per cent, may be deemed a fair present, or £5,000 per annum of premium. With sufficient insurance, the risk might be reduced to one-half, or perhaps even two-thirds.

Insurance would then be much more general.

On other security is wanted the protection of property—a night-watch in addition to all other advantages, will be the most prompt alarm in case of fire, often prevent serious damage. These rigs are of great and most urgent importance, and if the members of the Corporation in any measure to be held as the representatives of public opinion they will be apt and decisive in taking on them.

## MONTRAL BROKERS' CIRCULAR.

Jane 18, 1843.

**BANKS.**  
of Montreal.....50 0 6 & 6½.  
of Brit N. America 50 0 Non.  
Special Bank, M. D. 25 0 7½.  
Bank.....18 15 35 & 37 10.  
U. C. ....12 10 Non.  
the People.....12 10 do.  
**REMARKS.**  
Stock—Montreal has changed hands & stands at 6 to 6½ per cent discount—  
Montreal has been sold at 7 per cent discount—  
Commercial has been sold at 7 per cent discount, which rate it is now exacted for.

## EXCHANGE.

100 days on London.....11 0 & cent, prem  
70 days do.....101 0 do do  
50 days.....91 10 do do  
30 days New York.....2 0 do do  
10 days do.....0 0 do do  
**FREIGHTS TO**  
Flour.....Flour 0 0 a 0 0  
.....Do 3d 5d a 4d 0  
.....Do 1d 1d 0 0 0  
.....Do 2s 0d 2s 6d  
.....Wheat 0 0 a 0 0  
.....Do 0 0d 0 0  
**of Produce up to the 11th June, 1843**  
1843 Jane 1843, and up to the 15th  
1843—  
1845 1847 1849 1849  
5774 5376 2917 10459  
.....20328 219182 202368 233668  
13733 146721 83336 10547  
8182 4334 6362 10570  
554 766 212 385  
1255 789 1090 1427  
1150 144 2495 3485  
.....243 152 621 692  
458 26 76 154  
.....65 36 15  
383 292 77 20  
370 2601 350 8515  
23398 19963 6762 55621  
.....7325 .....15  
**REMARKS.**  
we postmark a considerable amount of  
our Produce in our Produce Mar  
The purchases have been chiefly spec  
ed in \$10 per barrel for Super  
ior & 22s for Extra Superior on the

spot ; but the bulk of the operations have been in Superior. To arrive in July and August, at \$16 10d. shipping the transactions have been limited to \$10 & 21s 2d for Superior, and 21s 2d to 22s for Extra Superior. The Liverpool quotations of the 7th inst., per Cambria, were received last evening, since when no sales have been made.

The London Morning Chronicle states that the Society of Montreal and Quebec, at present held conjointly by Dr. Montgomerie, are to be separated, and Montreal constituted an independent corporation. Dr. Montgomerie is to remain at Quebec, and to be Metropolitan. We have not heard from what will be the salary of the new Bishop to be selected.

We learn from the Coburg Star, that in addition to the grants mentioned by Mr. Buckley, a donation of £25,000 has been made by the County of Northumberland Agricultural Society, we hope this good example will be followed by the District Societies throughout the Province.

The British American Assurance Company have in view the organization of a Fire Company, and have made application to the Corporation, for the use of the Engine-House in which the engine belonging to the Company is deposited. The British American Company deserve credit for this effort to provide, to some extent, for the preservation of property in case of fire, and it would be gratifying to witness a joint effort on the part of the Agents of the other Insurance Companies, to aid in this same laudable purpose. The citizens of Toronto must take the matter in hand, and co-operate with the Insurance Companies in whatever steps may be deemed most effectual for obtaining the desired object.—Colonial.

**A LONG CANAL VOYAGE.**—The Plattsburgh Whig says six Canal boats from Whitehall passed our port on Sunday last, bound for Baytown, Canada, where they expect to take in lumber to transport thence to Troy without breaking bulk. They are engaged for that trade for the season.

**FATAL ACCIDENT.**—On Friday last, a young lad named Samuel Stewart, was drowned in the Mill pond of Mr. Stevenson, near Bartonville. He was in company with two other boys, bathing, but being unable to swim, and unfortunately falling into a deep part of the pond, he sunk to the bottom. The place where he was found, was 10 feet from shore, 4 or 5 feet apart, and 10 or 12 feet distance. It is immediately apparent, that the boy was not cast out for some time after the accident,—when life was extinct. An inquest was held by Mr. H. B. Bell, Coroner, and a verdict given in accordance with the above facts.

**PROPHETIES FOR THE DATES.**  
Pence, May 19, 1840.

We had intended propounding about the year, next, the date of our Decay, but finding it has become a "Show of Fools" in autumn, a "Mystic Ceremony" in spring, or Recitation in winter. That the Peers as a Court of Appeal, the day was made that their Lordships were properly constituted as a House, an assembly could not be done without a member of the Episcopal Bench to read prayers, Lord Brougham began to cry out loudly for a Bishop." A hunt for a Bishop was accordingly commenced, and the corrigia rang for some time with a sort of "view hole" of "Where's a Bishop?" "We want a Bishop." Ultimately a Bishop was found, but the incident shows the inconvenience of not having a Bishop ready to be presented; and the question arises, what is to be done?

The City Council have the duty of protecting the lives and property of the inhabitants, and their measures to supply this important arm of the public service should be prompt and decisive.

The Peers both in England and France were promising which depressed French.

The intention of the American Government to send an expedition in search of Sir John Franklin has been noticed in Parliament in connection with the same.

Ireland is in a deplorable condition.

**FRANCE.**—The new French Ministry came into office the 1st of May, and the Premium Law will be closed.

Separate Lists of Premiums provided for Articles and Animals not the production of Upper Canada.

All Officers are required to appear in uniform, as prescribed by the Militia General Order of 23rd April, 1838.

By order,

M. DRUMMOND,  
Lieut. and Adj't.

1849

ARRIVAL OF THE

New York, June 20, 1849.

ARRIVAL OF THE

AMERICA.

SEVEN DAYS LATER FROM EUROPE.

ENGLAND.

In Parliament Mr. Gladstone gave notice of his intention to bring forward a motion respecting events in Canada.

Dates is the 13th May from Calcutta, and 1st

May from Bombay, brought favorable intelligence.

IRELAND.

Lord Clarendon has announced that in consequence of the difficulties experienced by the extensive family of Smith, who were valuers at the unit of £125 Tsd. The whole of that property was left to the butcher, but he very handsomely handed it over to the pawn broker, who at present holds it in trust for the Johns, Thomas and Edwards of the family above named.

WANTED A BISHOP.

A few days ago, during a sitting of some of the Peers as a Court of Appeal, the discussion was made that their Lordships were properly constituted as a House, an assembly could not be done without a member of the Episcopal Bench to read prayers, Lord Brougham began to cry out loudly for a Bishop."

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PROVINCIAL AGRICULTURAL FAIR

AND

GATTE SHOW.

TO BE HELD AT KINGSTON, C. W.

ON SEPTEMBER 18th, 1849, 27th and 28th, 1849.

THERE will be expended in Premiums in the various Branches of Agricultural and Horticultural production, Implements of Husbandry, Manufactures, Mechanical Inventions, Fine Arts, &c. &c. &c. the sum of from

TWELVE TO FIFTY HUNDRED POUNDS,

The particulars of which and Premium Lists will be given in immediate notice to the officers commanding companies.

The Premiums will be prepared on the 28th day of September, instant,

upon the Parade Ground, on the Easterly side of Murray Redoubt, in the City of Kingston, at 10 o'clock in the forenoon; of which time the officers commanding companies will take

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