

This case as reported by "The Insurance Post" shows not only the scandalous uncertainty, but the still worse costliness of litigation. We fear the suit to recover the money will be like "getting butter out of a dog's throat." The man Hunter ought to be given a long term in a penitentiary.

**The Bogus Accident Swindle.** An exposure has been made in the Criminal Court, New York, of a number of frauds perpetrated by one, Geo. Jan Poll, who pleaded guilty to the charge of swindling an accident company. The discovery of these ingenious crimes was the result of the co-operation of seven companies, the Maryland, the Pacific Mutual, the Preferred, United States Casualty, New Amsterdam, General Accident & Standard, each of which contributed to the costs of an investigation and prosecution. The evidence procured will form one of the most startling chapters in the history of crime against insurance companies. The prisoner under various names insured in a number of companies and shortly after claimed compensation for injury by accident. A surgeon was in the plot and he procured certificates from other scandals to the medical profession by extra fees. The running down of this scoundrel was the direct result of the companies combining through the National Insurance Information Bureau. The case affords a striking illustration of the advantage, we might say the necessity, of accident companies recognizing the mutuality of their interests.

**Branch Versus Independent Banks.** Writers on financial topics in the United States are beginning to change their views respecting the greater advantages offered by the American system of small independent banks as compared with the branch bank system.

An exceptionally well informed contributor to the New York "Commercial Bulletin," who signs "J. C. W.," in discussing this topic, recently said: "The arguments that can be made in favour of small National banks rather than weak independent institutions do not, however, demonstrate that a multiplicity of small banks of any kind are to be preferred to a system that would permit the establishment of branch banks. Even the soundest and most prudently managed independent banks cannot do the business of small communities as economically and as cheaply as it could be done by branches of strong banks, and certainly branches of strong central institutions would be much safer for local depositors than many of the small independent institutions are. There is no doubt that the communities in which the small institutions are located pay dearly for the sake of having independent banks in higher interest charges and in a less degree of safety than they would have with branch banks.

That puts the argument in favour of branch banks exactly as it has been often stated in THE CHRONICLE.

### PROGRESS OF FIRE PROTECTION.

SYNOPSIS OF A PAPER READ BEFORE THE INSURANCE INSTITUTE OF TORONTO BY MR. P. H. SIMS, SECRETARY, BRITISH AMERICA ASSURANCE COMPANY.

The Paper on "The Progress of Fire Protection," by Mr. P. H. Sims, is a unique contribution to the literature of fire insurance. In no other work is found so complete a survey of the subject. A historical treatise is necessarily a compilation, as to have any value the author's labours must be confined within the sphere of ascertained events. He is like a builder whose materials already exist, in a crude form may be, a form needing skillful manipulation to adopt the articles to their destined uses. In seeking out the materials and so combining them as to develop a complete structure there is a wide opportunity for selective judgment and constructive ability. So, in a historical work the research work is laborious, though "the labour we delight in physics pain," and the task of condensing into a small space in order to form a connected narrative what has taken months, or years of study to acquire can only be appreciated by those who have had experience in this field of literary activity.

The result of Mr. Sims' researches and studies reveals him to be possessed in no ordinary degree of the historian's faculty of gathering all the information stored in promiscuous literature, more or less germane to his subject, and, from a vast mass of crude materials building up an attractive and valuable literary edifice.

The work before us opens with an admirably graphic resumé of the progress of mechanical science from the earliest ages up to the 19th century, out of the developments of which there arose the inventions which culminated in the modern steam fire engine. This narrative section of the treatise is highly interesting, and is made all the more valuable by drawings of the fire extinguishing apparatus in use at various periods, from the pump described by Hero about 150 B.C. (2053 years ago), to the one described by Pliny, and others of the 16th and succeeding centuries of which excellent illustrations are given. We come in touch with modern conditions by the "Hand Fire Engine" patented by Newsham in 1721-5, that was exhibited before the Directors of the Hand in Hand Insurance Office, a company which has a living representative. The basal principle of Newsham's engine is embodied in all modern ones. The success of this machine so stimulated machinists to improve upon it that others were introduced. Those living who saw the Great Exhibition of London, 1851, will remember the manual engine exhibited by Perry & Bros., of this city, which gained a medal. All such engines were worked by hand, usually by two sets of men, who stood facing each other on a step and who forced a long handle, or lever, up and down alternately, while