"Blazing July" in England is stated to have been responsible for two claims paid by the Norwich Union, the cause of fire in each case being attributed to heat of the sun focussed by a window and setting fire to curtains.

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Some boys at Butler, Pa., caught a cat last week, tied a kite tail on it, and after pouring oil on the tail applied a match. The cat ran into the haymow of a barn, and all that was saved from the resulting fire was the live stock. The loss was $10,000.

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A party of three Chinese has arrived at San Francisco from China to establish a life insurance company to write insurance on the lives of Chinese residents who are barred by most American companies. They are said to have the backing of the Chinese government.

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A Brooklyn agency received a loss report of a fire which occurred several weeks ago, and was astounded to read that it had been learned that a workman had washed his hands in benzine and turned off suddenly an electric switch, which threw off a spark that set the benzine in flames. The fire spread and caused considerable loss. The adjuster called it "a simple effect of a simple cause in the conduct of a simpleton."

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Judge William A. Day, president of the Equitable Life, of New York, will make his first tour of the company's leading agencies in the West this month, being accompanied by Mr. George T. Wilson, second vice-president; Mr. William Alexander, secretary, and Mr. Henry L. Rosenfeld, assistant to the president.

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The recent fire at the Carlton Hotel, London, although the building is of modern fire preventive construction and the outbreak was confined to a portion of the building, has proved to be of a costly nature, the value of the hotel furniture and appointments which were destroyed or damaged being estimated at $375,000.

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The Union Life of Canada has entered into a vigorous campaign for new business, and the goal is to be $25,000,000 insurance in force. The campaign commenced on Monday, August 28th, the aim being to enter on the books by the end of the year a total insurance of not less than the twtnty-five million. There will be the usual convention and banquet at the end of the year for the successful contestants.

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There is and has been a good deal said about the moral hazard in fire insurance, and that the companies attach a good deal of importance to this feature of the business is well known. Theoretically, the character and record of the man who is an applicant for fire insurance protection receives as much attention as does the physical condition of the risk. With some companies the theory is reasonably well reduced to practice, but taking the business as a whole, the moral hazard is considered a good deal more in papers read at underwriters' conventions than it is in actual business-getting in the field......There is undoubtedly much truth in the opinion of a certain undewriter that a proper discrimination as to the moral hazard by the companies generally would mean anywhere from five to a ten per cent. reduction in the insurance loss. It unquestionably pays to spend money to "inspect" the man as well as the risk. —Argus, Chicago.

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Reasons for fire losses are summarised by Edward F. Croker in the World's Work as follows:

Carelessness in factories, which in most cases means dirt and rubbish and oily waste.

Carelessness in the use of matches. Do you stop to watch where a lighted match falls after you have lighted your cigar?

Bad electrical wiring.

Careless housekeeping.

Dark and dirty hallways. People, at night, scratch matches to find their way about, throw the match in a corner into a pile of rubbish, and a few hours later there is a call for the firemen.

Dark basements. Tenants go down after coal or wood with a candle or with matches. A startling number of bad fires occur this way.

Oil stoves.

Old-fashioned oil lamps.

Cigar and cigarette stubs.