

run the risk of serious injury, of probable cremation or suffocation. The Scientific American urges the construction of electric cars either of metal or fire-proof wood. Our scientific contemporary says:

"The combination of the very highest type of insulation with metal or wood fire-proofed cars would we feel perfectly safe in stating, completely eliminate the danger of fire from the electric trains, which within the next three or four years will be running in vast numbers throughout the city of New York and in its suburban service."

Sceptics of the non-inflammability of fire-proofed wood must admit that the Scientific American is an authority to be respected on such a question.

**Kitchener
Snubs the
War Office.**

When on a visit to the Duke of Portland at Welbeck Abbey, Lord Kitchener made a speech at a gathering connected with an agricultural show. Being at the time in the heart of Sherwood Forest he took the opportunity of paying a high compliment to the troops formally known as "Sherwood Foresters," who had displayed conspicuous bravery in South Africa. The name of these troops had been changed to "Derbyshire Regiment," which is a strange title to give a corps of Nottinghamshire soldiers. Lord Kitchener remarked on this change of name that, it was probably owing to ignorance of English geography! The blunders made by British Government officials in reference to Canadian geography seem insignificant in comparison with that of English officials in London supposing that Sherwood Forest is in Derbyshire! It is almost inconceivable that any educated person in Great Britain knows so little of a famous, historic district, which is within three or four hours' ride of the Metropolis, as to suppose the scene of Robin Hood's exploits was in Derbyshire, yet the fact as above stated by Lord Kitchener shows that such ignorance has been shown by the War Office. Lord Kitchener showed his characteristic pluck in giving this rap at the War Department.

**A Loose
Definition
of Occupancy.**

A Michigan court being required to define what was the legal definition of "vacant or unoccupied" applied to a dwelling house, stated its judgment as follows:—

"A dwelling house, to be in a state of occupancy, must have in it the presence of human beings as at their customary place of abode; not absolutely and uninterruptedly continuous, but that must be the place of usual return and habitual stoppage. Then temporary absence, either on pleasure or from accident or for business purposes, does not constitute a

dwelling vacant or unoccupied, within the terms of this policy."

It would be easy to drive the proverbial "coach and six" through this definition. What is meant by "usual return and habitual stoppage"? How can a tenant habitually stop at his house and at the same time his occupancy not be "absolutely and uninterruptedly continuous"? What length of absence would constitute a house "vacant or unoccupied"? At this season many thousands of dwellings are without the presence of human beings of whom they are the "customary place of abode." They are at a summer resort and their "usual return" will not be until they have been absent two or three months. The Michigan court's judgment seems to read as though a house could be actually vacant for several months yet that, in a legal sense, it need not be so regarded.

**A New Kind
of Fraternal
Society.**

An enterprising organizer has put forth a scheme for a fraternal society that will combine the social and other attractions of these bodies with the financial features that give stability to old-line companies. He is quite sanguine that such an organization can be conducted so much more cheaply than a regular company as to enable insurance to be given at lower rates. The idea is to rely upon the members to secure new business as is done by most friendly societies. One cannot, however, but see how weak and inefficient this system is felt to be when we notice the enormous sums spent upon advertising, in distributing society literature, in making public demonstrations, holding conventions and other forms of expenditure which the regular companies avoid. As a matter of fact, the system of relying upon voluntary canvassers to secure members for a friendly society, and upon voluntary managers and voluntary account-keepers has proved in every instance to be quite inadequate and a source of serious trouble. The old-time society with its business confined to sick benefits and funeral allowance was not a difficult affair for management by the members. But the modern societies with their life assurance features, their numerous branches, their tens of thousands of members require a high order of administrative, financial and actuarial talent to manage, and a staff of expert officials whose whole time is devoted to the office work of their society. No person of business experience would approve of an attempt to run such an organization by voluntary services. The new scheme seems attractive, but it will either collapse or be the nucleus of an organization managed in the ordinary, business-like way by a paid staff of permanent officials.