

**A Model
Working-Men's
Club.**

In or about 1865 a movement broke out in England for founding Working-Men's clubs. There was a most influential society formed for this purpose, of which the Rev. Henry Solly was the secretary and organizer. In every manufacturing centre these clubs were established, their object was to provide workmen with non-intoxicating liquors and amusements of a higher order than they found in a public-house. The motive was good, but the movement was ephemeral. Several broke up suddenly, as it was discovered that the members introduced beer and spirits surreptitiously into the rooms. The whole affair collapsed, but left good results, as it gave rise to cheap restaurants conducted as private enterprises, the Club being too eleemosynary to suit the British workman, by whom personal independence is dearly prized. A new or revived phase of the Working-Men's Club has appeared at Hartford, the main object of which is instruction, as was that of the original Mechanics' Institutes. The managers at Hartford invited a number of underwriters to address the Club's members. Thus, the Vice-President of the Phoenix Mutual gave an address on "The Value of a Human Life," based on earning power. Another expert lectured on "Steam Boilers and Engines." The example of the Hartford Working-Men's Club might be followed by several Canadian organizations with signal advantage to workmen. Literary and historical lectures are valuable, but a course of addresses on practical subjects appertaining to their calling and condition in life would be far more so to the members of workmen's societies. It would be doing the artisan class a signal and enduring service were their organizations to be utilized for a lecture, or course of lectures, on Life Assurance, Fire Insurance, elementary Economics and topics of this class, in regard to which the industrial classes hold crude ideas for lack of instruction, as do many of those who have, and have had, superior opportunities of becoming well informed.

Denunciation of any practice when **The "Twisting"** exaggerated usually causes a **Problem.** reaction more or less in its favour. The practice of "twisting," by which is meant the effort to persuade a policyholder to change from one company to another, has been so violently condemned as to have called out defences of the practice. "Circumstances alter cases." Twisting may be done in such an immoral way, by such fraudulent methods, as to make it almost a crime. On the other hand, it may be done innocently. There are policyholders insured in organizations that are generally regarded, by expert judges, as unsound. If one of such policyholders is persuaded by an agent to give up his connection with such organizations and take out a policy in a company of high standing, is such agent open to condemnation by this act of twisting? If an agent has made a new friend, upon whom he has

a claim for favours, is he censurable for asking his friend to abandon his life policy in order to take out one in the agent's company? Twisting is commonly practiced in commercial life. Even bankers have been known to persuade business acquaintances to transfer, or "twist," their accounts, and commercial travellers are perpetually endeavouring to acquire connections at the expense of some rival firm. The severe terms used in censuring twisters have been provoked by these persons using dishonourable devices to injure a competing company. To accomplish a twist in their own favour they maliciously and mendaciously disparage another company, thus deceiving and, in all probability, injuring the person on whom they operate. Such conduct deserves all that has been said in censure of twisting. As a general principle it is inadvisable for agents to canvass for business that has been already placed. The practice can hardly be followed honourably, as the temptation to slander by misrepresentations is so forcible. The danger, too, is great of injuring the interests of life assurance by disparaging a company in order to capture part of its business. Such tactics also are apt to prove a boomerang, the injury inflicted in the long run falls upon the assailant, not on the assailed. A professional, persistent "twister" can never be popular, for he rouses the indignation of not only other agents but of all other persons who condemn mean and unneighbourly actions.

Although it is by far the safest **Electric Lights** light known, it is well not to put too **and Gas.** much faith in the incandescent light as not being capable of setting fire to surrounding substances. The Cincinnati "Times-Star" has the following:—

"A small fire in the office of the Globe-Wernicke Company on West Eighth street, in which a small incandescent light generated so much heat that it ignited the celluloid shade, may settle a much-mooted question in insurance circles throughout the country, as it already has engaged the attention of insurance men in this vicinity. Until this fire, electric bulbs were always considered harmless by insurance people, and this is the first record of an incandescent lamp causing fire. The insignificant incident may become famous the world over."

With all deference to our contemporary, we do not endorse the statement that "electric bulbs were always considered harmless by insurance people, and this is the first record of an incandescent lamp causing fire." Ignition of highly inflammable material has occurred before from such lamps, which, however, as compared with gas burners, are innocence itself. The ignition of a celluloid shade by an electric bulb is no marvel nor mystery, for celluloid is an exceedingly inflammable substance. The great advantage electric bulbs have over gas burners is this: an electric light cannot set fire to anything suddenly, for, to cause ignition, there must be long contact of the bulb with some material that is very readily set afire. A sudden draught of air, or the accidental displacement of