

**Wireless but
not Secret
Telegraphy.**

The objection to wireless telegraphy, because of its messages not being secret, is reported to have received confirmation by the announcement that a number of the messages sent by this ethereal system have been intercepted by stations under control of the French government, on the north coast of France. The claim of Mr. Marconi that he had adopted a plan by which messages transmitted by his stations could only be received, or read by operators provided with his instruments, will be proved to be unfounded, if the French government establishes its claim to have intercepted marconigrams. An International Congress of Wireless Telegraphy has just concluded its sessions at Berlin. The Congress was called to consider measures for preventing any one system securing such a monopoly as would prevent other systems being established.

**Object Lesson
as to Service
of Underwriters'
Associations.**

A newspaper published at Champaign, Illinois, in a recent issue said: "Some local agents, seeming to think their interests would be advanced by certain changes in rates, proceeded to build up rates by adding certain items not specified by the inspectors. Fifty cents per \$100 was added for benzine on a risk when there had never been a drop of benzine in the house. Twenty-five cents per \$100 was added because no barrels of water with buckets were kept standing around when water was piped all over the house with faucets on every floor. Twenty-five cents per \$100 was added on account of the absence of "no-smoking" signs, when in fact such signs had been up all the time. Thus \$1 was added to the premium on each \$100 of insurance, making over \$150 a year increase in premiums on the amount of insurance carried, and every cent of that \$150 was robbery. Granting this to be true, which is a large grant, it is evident that a Fire Underwriter's Association is needed in that locality to protect property owners from the rapacity of some agents. Had such an association been in existence, the rates in the place alluded to would not have been fixed by local agents, but by the association, which means by officials of too high a character to be guilty of any oppression or any form of injustice.

**Investigation of
Fires in
North Carolina.**

The State of Carolina has an Act in force, under which the Insurance Commissioner is directed and empowered to investigate the cause, origin and circumstances of every fire occurring in such cities or towns or counties in which property has been destroyed or damaged, and shall especially make enquiry as to whether such fire was the result of carelessness or design. The Commissioner is to associate

with him the chief of the fire department, or chief of police, where there is no chief of fire department, and the sheriff of the county, when a fire occurs outside an incorporated city or town. The Commissioner is required to keep a detailed record of all fires investigated. He is given the powers of a trial, justice to summon and enforce attendance of witnesses. The chief of the fire brigade or the police is required to inspect all premises in the fire limits once a year, and report thereon to the Insurance Commissioner, who has the power to order the removal of anything dangerous from buildings or premises. The duties laid on the Commissioner appear too onerous to be thoroughly discharged. It would be interesting to hear what effect this system has upon the fire protection of North Carolina, or any of its cities and towns. The law of that State compels every company doing business on the assessment plan, to collect and keep on hand an advance assessment, sufficient to pay one regular average loss. We are obliged to Mr. James R. Young, Insurance Commissioner, for the above information respecting insurance in his State.

**A Charitable
View of
Suicide.**

The "Indicator," in its last issue remarks: "Our attention was recently called to an article on the relation of suicide to life insurance, in which we think more was claimed for that cause of death as affecting the mortality risk of life insurance than the facts justify. That men have insured their lives heavily and then deliberately committed suicide in order to save their business to their families is unquestionably true, but it by no means follows that all insured men who kill themselves do so for the insurance. Suicide is, as a rule, the result of a diseased mind and the development of a suicidal instinct. This is often inherited, in the same way as is the predisposition to consumption, the scrofulous diathesis, etc. It may never manifest itself, for the reason that a man's will-power is sufficiently strong to enable him to resist the impulse. In other cases the impulse is stronger than the will and self-destruction follows. That the perpetrator of the act carries a considerable amount of life insurance may be nothing more than a coincidence. It is always proper and desirable, however, if there are any suspicious circumstances surrounding the case, that a thorough investigation be made before payment of the claim, for as we have said, there are no doubt cases where deliberate fraud has been attempted. That the danger of this is increased by the amount of the insurance we do not believe. Ten thousand dollars in ready cash would do as much towards saving one man's business for his family as one million would for another, and the temptation to commit suicide would be as strong. We do not believe, therefore, that the companies are increasing the suicidal tendency at all by writing large lines. If the suicidal