

through our taps to be cloudy with dirt, which, when allowed to settle, soon becomes so offensive as to prove that it cannot be fit for drinking, or even for use in cooking. Perfectly translucent water may be poisonous, and dirty water may be innocent, but the presumption is strong that dirty water is not fit for drinking, and no one cares to partake of vegetables that in boiling must have absorbed a considerable quantity of dirt, which is simply mud in solution. The city water needs filtering, and "that's all there is to it," as Mr. Pope used to say.

The cloud over the industrial sphere in the United States that threatened a storm of unprecedented extent and danger is showing signs of dispersing. The troops of workers who were regarded as being under the command of M. Shaffer, the strike commander-in-chief, have mutinied; they refused to obey his edict to abandon work. Large bodies of men engaged in the steel mills in Milwaukee, Chicago, Juliet and other centres of this industry decline to throw up their incomes at the summons of a strike leader who has failed to show them that they have a sufficient grievance to justify plunging their families into poverty. The situation recalls Canning's famous poem: "The Friend of Humanity and the Needy Knife Grinder." The Friend tried to stir the grinder's anger against existing social conditions and asked him to narrate the story of his pitiful state, to which the man replied:

"Story! God bless you, I have none to tell, sir!" and asked for sixpence to drink his honour's health. This so angered the Friend that he exclaimed:

"I give thee sixpence! I will see thee — first!" That is the strike situation. Mr. Shaffer has failed to arouse the men to the striking point on a sufficiently general scale to effect the purpose in view, and there can be no doubt of the strike agitation fizzling out. No question of either wages or hours was involved. It was purely a struggle to compel all employers of labour to engage only such men as were members of a certain organization, a struggle that is, to deprive every master and man of the right of free contract.

PERSONALS.

MR. J. TOWER BOYD, superintendent of Agencies' Confederation Life Association, Toronto, was in Montreal on Wednesday and left for Quebec same evening.

MR. GEORGE SIMPSON, Manager of the Royal Insurance Co., sailed from New York on S.S. Campania, on the 10th inst. to visit his mother in Scotland, who we regret to hear was reported to be in a very precarious state of health.

MR. A. E. ELLIS, Local Manager of the Bank of British North America, left on Wednesday for three weeks' holiday-making in Nova Scotia.

MR. BOULTON, accountant of the Imperial Bank of this City, will shortly leave to fill a higher position in the Head Office, Toronto. Mr. Boulton has won the respect of a large number of friends in Montreal.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

A New Industry—How it Works—A Lull in the Loss Line—Rumours.

Dear Editor,—Holders of fire insurance policies are all familiar with the printed notice on back of such documents to the effect that they are to read their policies and the conditions. I fancy a large, a very large proportion of people, do nothing of the kind, or if they do read them it is in a very casual superficial way. It is to the credit of the various policy writers of the insurance companies that they adhere so closely and correctly to the wording of the contract as it appears in the application or instructions for fire insurance effecting. The evidence of this I take to be manifest, because it is so seldom that any trouble or misunderstanding between the insured and the company comes to light that can be said to have originated in incorrect wording, on indefiniteness in the interpretation of the wishes of the insured as expressed in his application. Indeed, the said applicants, being for the most part unfamiliar with the terms and conditions of fire insurance, are often indebted to some official for such generous and liberal wordings in the policy contract that all their interests are protected to the reasonable limit of the application. These remarks are preparatory to my recording that we have in our midst a new industry springing up which seeks to intervene (for a little cold cash) between the fire policyholder and the company avowedly in the interest of the former, and in order that all insurances effected between the two may be revised and supervised so that no disputes may arise and no avoidance of the policy, should it become a claim, be possible. To such persons as believe the fire insurance companies of to-day do always when a loss occurs eagerly seek for some excuse whereby to escape a fair liability, this new scheme will readily commend itself, and, even to those who do not harbour these wicked opinions, the plan proposed will be acceptable in the belief that after an independent and impartial inspection, with a written report by experts presumably well experienced and conversant with the practice of fire insurance, their interest will be safer. Then they may rest content that they are enjoying full and indisputable protection for the premium they have paid. This seems all right and fair and reasonable, and I think the genius that evolved this plan of earning a comfortable easy living deserves much credit. In practice the procedure as far as I know it is about as follows: Waited upon by an official of the new service, the merchant or manufacturer in a large way of business is there informed of the objects of his caller and the nature of the aid tendered with details of the whole plan—satisfactory references are produced and stress laid on the fact that patronage has already been given by certain named firms. Attention is thus gained and likely a convert made. Then follows the payment of a suitable fee, and the handing over by the convert of all his policies for the professional revision and scrutiny of the service officials. I know of one large manufacturer who paid a fee in this way of \$50, also I know a merchant who paid a fee of \$5, his policies being few in number and all in order. I also know that companies have been waited upon (no doubt as directed by the service report) by policyholders themselves or their bookkeepers with requests that this little point and that more important point be rectified in writing. This word to be erased and that word to be inserted. I suppose it is all right, but in