for the simple reason that the carefully recorded experience of life assurance for a hundred years and more by a variety of companies in various countries has demonstrated the proportion of selected lives which, in a given number, will die at the various ages in a given period. Why then may not the fire underwriter, whose business has a longer record of experience, turn to that experience and formulate his tables of "expectancy" on the various classes of property which he is called upon to insure?

Life assurance is a well-defined science; while fire insurance, lingering just on the borderland of science, is largely a system of guessing.

Some of the companies from long and valuable experiences have been able to make classifications which serve a useful purpose; but the experience of no single company is a sufficient guide, and accuracy of rating can be achieved only on the basis of *combined* experience. Why not share classified experiences with associates, and then adjust rates by the try-square of average results experienced by two or three score of companies? A quiet, preliminary consultation among a half dozen leading companies would easily open a smooth path to the doing of what ought to have been done long, long ago. If the leading fire insurance companies would give to the underwriting world the benefit of their long experiences as to fire losses, it would enable managers to benefit their business by enlarging their sphere of knowledge, and adding to their ability to reach safe and accurate conclusions. A revelation of records and experiences in detail would enable some of the clever underwriters to make intelligent classifications of fire hazards on a basis of *combined* experience calculated to produce good results in Montreal as elsewhere.

Of course, we realize that old and powerful companies may reasonably object to giving to new comers the benefit of long experience and purchased knowledge. Yet, it seems a pity that it is as it is.

Retroactive Rebating. No business in the world has shown such a ready disposition on the part of its managers to deal liberally with the public as that of insurance. And especially is this true of life assurance, as witnessed by the many and important modifications of the policy contract during the past twenty years. Battle, murder and sudden death are no longer barriers to the benefits derivable from insurance. Gradually nearly all the companies in this country, following the example of leaders, have eliminated from their application forms, and medical examination blanks, irrelevant, unnecessary and foolish questions, and have stricken out of the policy all annoying and burdensome conditions, while stipulations as to equitable surrender value, paid-up assurance and non-forfeiture generally have been added until the companies have reached the limit of that liberality which is consistent with safety.

There is one strange omission, however, in the exercise of liberality towards policy-holders which ought to be supplied. A policy-holder who has been with the company twenty or thirty years certainly is entitled to quite as liberal treatment as one joining the company in these days of attractive, insidious, discriminating rebate of first year premiums. What company will be the first to make this feature of modern life assurance retroactive? Why not treat all policy-holders with equal liberality, gentlemen?

Acetylene Gas, and Three Men. One of the latest accidents arising from the insane desire of people to study gasometry with the aid of a naked light is reported from Cape May, N. J., where the roof of the Blackwood Methodist Episcopal Church disappeared heavenward in company with an acetylene gas machine, a terrific noise, and three men. The facts, as narrated in the papers, disclose such a sad want of amenability to church discipline, such direct disobedience of pastoral advice, that we are almost tempted to regret that the three men of our story, who are described in the N. Y. *Commercial Bulletin* as "church leaders," returned to earth uninjured. 'Tis true that one of the disobedient trio, Thomas Smedley, was struck in the face by a piece of pipe. But these meddlers with machinery and a new illuminant, about which they knew nothing, will doubtless be deposed from leadership in the church they have deprived of a roof. If such has been their punishment, no one will regret that it is as it is.

We have been led to believe that the sect of Christians founded by good John Wesley and his brother Charles are called Methodists, because of the exact regularity of their lives and the strictness of their principles and rules. In addition to being the pastor of a Methodist church, the Rev. J. F. Cordova personally operated the acetylene plant used in lighting the building. Last week the pastor was confined to his home by illness, and he entrusted the three church leaders with the charge of the gasometer, first cautioning them not to enter the sacred edifice with a light. Having had the advantage of a religious training in a church whose members are remarkable for the regularity of their lives, and the strength of their principles, these custodians of the acetylene plant of their church ought to have sternly fought down the desire to indulge in the old-fashioned but frivolous amusement of inspecting the mechanism of a gas meter, and with a light. However, these disobedient Methodists at Cape May yielded to temptation. Let the local newspaper tell what occurred:—

"On Friday night, the three men, prompted by a desire to see the mechanism of the plant, entered the building in the rear of the church, where the plant was located, carrying a lantern. They had barely entered the door before the gas machine blew up with a terrific noise."

Result—A certain church at Cape May has no roof; Thomas Smedley is nursing a wounded face; and his companions in a hurried journey to the stars are listening to lectures from a disgusted pastor on the beauties of obedience and the necessity of discipline in the church.