

**Outstanding Premiums.**

That the practice of granting long credits in fire or any other kind of insurance is one of the evils of the business is universally conceded—and about as universally continued. The evil is said to be bad enough in Canada; but we trust that it does not reach the proportions claimed for the Pacific coast, where it is stated that one-third of the total premiums on the fire business transacted is regularly outstanding on long credit. The practice is said to be responsible for the delinquencies of many local agents. They are allowed to run behind in their accounts on the plea of credit given for premiums; and the temptation to use money collected and not reported is too often yielded to. One critic of this evil practice says: "When the time for final settlement comes, the money cannot be procured, the facts come out, the account is compromised and charged to profit and loss, and the losing company appoints a new agent, whom it in turn, by giving long credit, subjects to the same temptation to be careless in collections and remittances."

Although credits for a short time are almost unavoidable in insurance as in all other business, it ought to be possible to prevent the loss and guard against the danger arising from the system of long credits herein referred to.

**The Comets of a Season.**

The hero of Manila Bay, for whom garlands were woven, arches erected, and festive boards spread, is likely to lose his luxuriant laurels in the political arena. The idols of the masses are not to be envied.

The osculatory feats of the gallant Hobson ended his career, and the presidential aspirations of Admiral Dewey threaten to efface the recollections of his courageous conduct during the war with Spain. Both the admiral and the lieutenant were the comets of a season. Yet it surely cannot be of Admiral Dewey, who was ranked by some of his admiring countrymen with Nelson and other naval commanders whose deeds have been recorded in characters of fire on the pages of history, that the following cruel things are now being said by the American press:—

The modest gentleman has been transformed into a weak and vain egotist, who assumes that he can have a triumphal march to the White House borne, on the shoulders of whichever party he may honour with his choice.

The whole thing is lamentable, pitiable, and the some-time hero has made of himself an object of derision for men and women and babes to scoff at.

These demonstrations evidently turned his head, with the assistance of an ambitious wife, for there are not wanting indications that he is uxoriously inclined.

**Dangerous La Grippe.**

Once again, much to the embarrassment of business, we are afflicted with the virulent type of influenza called "La Grippe." This dread disease seems to attack all localities and all classes. Hardly an office in Montreal

has failed to supply victims to this scourge, and it is horrible to contemplate the increase in their sufferings caused by clouds of dust arising from the winter's filth, and adding to the distressing irritation of the inner membrane of the nose and throat. The New York "Herald" has recently been warning people against the neglect of the disease, and in dealing with the danger that lurks in La Grippe, says:—

"Nothing is more foolish than to suppose that the grip will eventually cure itself and leave the victim unharmed. No disease is more prolific in complications. Although it may spend its main force upon the air passages, there is no organ of the body which is exempt from its ravages. Hence, in chronicling the death of many persons from what is conveniently styled 'a complication of diseases,' we note almost as a matter of course that the first decline in health dated back to 'a grip' of months or perhaps years ago. These matters of experience should carry with them their own significant lessons."

No one is safe from the dangerous complications which arise from this distressing disease, until all catarrhal and febrile symptoms have disappeared. And even then his convalescence must be carefully watched.

**Fires in Theatres.**

The recent fires at the Grand Theatre, Islington, London, and the "Comedie Française," Paris, have re-aroused public interest in the important question of fire protection in the working of a modern playhouse. Theatre-goers and fire and life underwriters of Montreal will be able to judge, after reading the following extracts from an article in the English journal, "Engineering," whether we have ought to fear in the event of fire occurring in one of our theatres during a performance. Discussing the all-important question of getting an audience out of a burning house with all the speed possible, the paper says:—

"Assuming, however, the known fact that a fire, when once alight in a theatre, spreads rapidly; we should like to impress upon all concerned that the great question nowadays is to provide rapid exit for the audience and employes, and these exits must be easy and straight exits, and not the kind of circuitous exits too often to be found in the London play-house. "Exit" comes before everything, and it is the more important owing to the fact that an audience very often gets into a panic without there being any fire or other cause to create a rapid exodus. Next, however, to exit comes the question of preventing the stage catching fire. Here there are two remedies: First of all, the compulsory banishment of all open lights; and, secondly, the compulsory use of non-flammable textile materials for the scenery, and the impregnation of all woodwork in such a manner as to prevent its catching alight."

Have we any places of amusement in Montreal likely to prove fire traps? If so, it is terrible to think of what may happen.