

terrible railway accidents, caused wholly, or in part, by careless officials, occurred in the early part of their working day. The train wrecked at Battle Creek was in charge of a staff who were fresh from a night's rest; they had not been on duty an hour before their neglect wrecked the train. Mere fatigue is responsible for a percentage of accidents by train collisions and derailments, also for some from machinery, but this cause has been much exaggerated in order to attack railway companies and factory proprietors. For insurance purposes an accident time table is useless, unless policies could be written to be only applicable to certain periods of the day, or differential rates fixed for particular hours!

The Proposed  
New  
Mortality Tables.

THE British Actuarial societies that are taking combined action to acquire data for new tables of mortality, based on the experience of life assurance from 1863 to 1893, have issued circulars asking the companies to furnish information on following points, as far as possible:

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|----------------------------|-------------------|
| 1. Number of policy.       | 6. Occupation.    |
| 2. Sum assured.            | 7. Date of birth. |
| 3. Description of policy.  | 8. Date of entry. |
| 4. Profits or non profits. | 9. Date of exit.  |
| 5. Name of life.           | 10. Mode of exit. |

Without questioning the relevancy, to some extent, of all the above questions, we are disposed to think that the enormous masses of detail to be handled when such returns are made covering 30 years will prove a formidable obstacle in the way of this undertaking. The companies will not readily enter upon the task of compiling so elaborate a statement, when the return is problematical. They will naturally ask: "Why should we go to such an expense, when we are now doing well, and when the new tables to be evolved out of the returns might disturb the whole actuarial bases on which our business rests, without any recompense being certain, and with a possibility that those new tables might only confirm the accuracy of the old ones?"

#### PROXIMATE CAUSE OF FIRE LOSS.

A correspondent asks for an opinion as to the liability of an insurance company under the following circumstances:

A and B erect each a stone building as to adjoining lots, and pay the cost of the division wall jointly. A, unfortunately, had a fire in his building, by which the division wall separating it from B's building is seriously damaged through into B's half of the same, so as to require some expense in the repairs. *Query*: Will B's insurers be liable for such damage?

To which we reply: As the injury to B's half of the division wall was *caused by fire*, which originated in A's premises, B's insurers are just as liable as if the fire had originated in B's store. It was a loss by fire, no matter where that fire originated, and as it injured B's property, the insurers of B are liable. (See *Fire Underwriter's Text Book*, § 660, last paragraph.)

#### DOES THE LOW RATE OF FIRE LOSSES IN ENGLAND ARISE FROM FAVORABLE CLIMATIC CONDITIONS?

It is generally assumed, in comparing the respective ratios of fire losses on this continent with those in England, that the greater immunity from fires which property there enjoys is chiefly owing to the more favorable climatic conditions which prevail in the old land. In making an analysis for the purpose of ascertaining what are the prime causes of any result, nothing but confusion and erroneous deductions can follow from assuming the existence of some factor in the problem which a closer scrutiny would prove to be absent, or, placing upon some cause which does exist, greater weight in determining the result than its causative influence justifies. The respective influences of climates in the problem of fire losses in England and on this side of the water, have, as we have said, been assumed to be of high potency; but no proof of this opinion has yet been offered, nor any data given which afford an explanation of the grounds on which the theory is based. We propose to present a view of this question from an intimate knowledge and many years' observation of the conditions affecting fire losses in England and in Canada. The particular climatic feature in the climate of the old land which is held to be so repressive of fires is the prevailing *dampness*, as here a special danger is said to be the *dryness*, of the atmosphere, the one keeping wood-work moist, the other rendering it more readily inflammable. Although the records of any one or two localities are too narrow an area to use for basing an average upon, they may be helpful in determining the soundness or otherwise of a theory. It will throw some light on the climate question to consider the cases of two towns, and their surrounding districts in England, respecting the fire records of which we have authentic information from one who was many years a resident in them, and associated with a fire insurance agency in years long past when it was the custom for the companies to keep their own fire engine. One town had 15,000, the other 32,000 inhabitants, both being very old, with modern additions. In the one, only two fires occurred in twelve years,—one from careless handling of boiling oil, the other from incendiarism, which was proved and punished. In the other, no fire occurred during the eight years our informant was a resident thereof. Is it credible that such records of freedom from fires was attributable to dampness of climate? The wood-work most guilty of initiating fires is that which abuts upon the chimneys of buildings. Now, in those towns, the custom was almost universal of keeping fires alight all the year round, as coal was very cheap and kindling dear. Is it credible, then, that in such dwellings and in public buildings, in which, in every case, a residence was included, the immunity from fire was owing to the dampness of the wood-work? In both those towns it was a very common practice to clean the chimneys by setting the soot afire. Yet this apparently dangerous custom caused no fires, yet the joists resting on the chimney brick work must have been as dry as any in the build-