

"heat and strife about it, kindled only by contradiction. The other is, when the matter of the point controverted is great, but it is driven to an over-great subtilty and obscurity, so that it becometh a thing rather ingenious than substantial. A man that is of judgment and understanding, shall sometimes hear ignorant men differ, and know well within himself that those which so differ mean one thing and yet they themselves would never agree. There be also two false peaces or unities; the one where the peace is grounded, but upon an implicit ignorance, for all colours will agree in the dark. The other, when it is pieced upon a direct admission of contraries in fundamental points. For truth and falsehood, in such things, are like the iron and clay in the toes of Nebuchadnezzar's image, they may cleave, but they will not incorporate."

New York "Journal of Commerce and Commercial Bulletin" has the following item:

December 4th, 1900.

Boston.—"The Insurance Department has issued a circular-letter to the life insurance companies in this State, calling attention to the desirability of uniformity in annual reports. These are called on for new blanks approved by the recent national convention of insurance commissioners."

DEATH OF A FAMOUS INSURANCE EXPERT.

From the many interesting sketches of the life of one who is said to have had, when in his prime, few rivals as an insurance expert, we cull the following extracts:—

Mr. Daniel Addison Heald, president of the Home Insurance Company of New York, died of heart failure on Friday last. Mr. Heald was at the company's office on Thursday, attended a Finance Committee meeting, and left at the usual time apparently in good health. He did not appear at business on the following morning, and during the day information was telephoned by his family to his fellow officers that he had been attacked by heart failure at an early hour. Subsequent reports of his condition showed that he was sinking gradually, until the news of the fatal outcome was received. Mr. Heald had not been very active in the management of the company of late years owing to his advanced age. He would have been eighty-three had he lived to next spring.

Mr. Heald was an organizer and for many years president of the National Board of Fire Underwriters. He was born at Chester, Vermont, May 4, 1818, the son of Amos Heald, a sturdy and prominent Vermont farmer. His grandfather, Daniel Heald, was a leading Boston patriot and fought with the Minute Men at Concord, Bunker Hill, and in other engagements. His maternal grandfather, Capt. Edwards, was an officer under General Washington during the whole Revolutionary War. His paternal ancestor, seven generations back, John Heald, was

one of the Puritan colony, settling in Massachusetts in 1635. Mr. Heald remained on his father's farm until fifteen years of age, when he went to a preparatory school at Meriden, N.H. He then entered Yale College from which institution he graduated with high honours in 1841, when twenty-three years old.

Another report of his career says:—During his senior year at Yale he commenced the reading of law, and he was admitted to practice in Vermont in May, 1842. He combined insurance business with his law practice and for thirteen years was agent for the Aetna and other Hartford companies. His reputation as an underwriter reached New York, and in 1856 he was invited to take charge of the general agency of the Home Insurance Company, which at that time had a capital of \$500,000 and assets of \$872,823. His great services in this capacity led to his election as second vice-president of the company in 1868 and vice-president in 1883. In 1888 he was unanimously chosen president, and held that position ever since. Mr. Heald studied law and would have made a brilliant lawyer. He brought his law education, however, into the insurance business, and by reason of his legal knowledge surmounted many difficulties.

He was a rapid thinker, a very methodical worker, and conscientious to a degree. After the Portland fire in 1867 insurance companies entered into fierce competition and began cutting rates, carrying the ruinous policy so far that fire insurance was seriously endangered. It was Mr. Heald who called a halt by suggesting a national association, and, in company with a few others, he organized the National Board of Fire Underwriters, becoming the first chairman of the Executive Committee—the position which entailed the greatest work—which, in fact, made the body what it is. He was its president from 1881 to 1891.

DIRTY STRAPS IN STREET CARS.—A correspondent of the New York "Evening Post" calls attention of the Board of Health to the condition of the straps in the cars of the different city lines. Many of them are in a state of advanced decomposition, and actually threaten to give way under the pressure of the abused wayfarer, in his effort to keep on his feet. He adds:—"I am, fortunately, tall enough to hook my fingers about the bars from which the straps depend, and, although these are covered with a thick layer of dust, I prefer to soil my glove than to expose myself to the danger of contagion. I suggest that some bacteriologist examine the microbe world swarming on these loops of leather, and publish his investigation, as a sanitary warning."

"A war on the car-strap would be a corollary of the war on spitting in public conveyances, which you made so relentlessly, and, in so great a measure, successfully. As the cure of the evil rests entirely with the companies, it is hoped that a simple warning from the Board of Health will stop the danger. The substitution of new straps need cause no corner in leather."