

THE FIRE INSURANCE COMPANIES operating in New York are being brought to a keener realization of the want of a tariff Association, by the heavy losses experienced of late. These expensive fires with high commissions and low rates cut like a two-edge sword, causing the wiser heads to do a good deal of thinking along the lines suggested by President Irvin, of the Fire Association.

THE SYMPATHIES of a large number of friends are with Dr. Henry Tuck, Vice-President of the New York Life Insurance Company in his bereavement by the death of his beloved wife. Mrs. Tuck was the youngest daughter of the late President of the New York Life, William H. Beers, Esq. Her death occurred on Nov. 9. The funeral services were held at St. Thomas' Church, New York, Friday the 11 inst.

OF INTEREST TO INSURANCE MAN.—Mr. J. G. Morrow, a farmer living near Belleville, insured his buildings for \$2,100 some time ago. Afterwards he mortgaged the same buildings to the Hamilton Provident Loan and Savings Company, assigning them the insurance policy as security. The insurance company, becoming dissatisfied, cancelled the policy, but notified the Loan Company instead of Morrow. The buildings were burned down and the question arose must they pay the damages? Chancellor Boyd decided yesterday that they must to the extent of \$700, but the Lancashire Insurance Company will carry it to the Court of Appeal.

AN ABSURD SUGGESTION.—One of the New York dailies advocates several additions to life insurance policies, one of which provides that when a policy holder is too poor to pay his premium he shall receive back all he has paid in, with interest. Well, this is a suggestion that suggests. Why not apply it to fire insurance? The insured has had the benefit of his life insurance policy; had he died the company would have paid, and this ridiculous proposition is that the company, having borne the burden with the possibility of death for several years, shall return the entire amount that the man has paid and be absolutely out the risk of carrying his life and all the expenses upon the policy. There have been absurd suggestions in regard to life insurance, but this one is entitled to be put at the head of the list.

ACETYLENE CONDEMNED BY PRESIDENT ATKINSON.—Mr. Edward Atkinson, President of the Boston Manufacturers' Mutual Fire Insurance Company, has the following to say regarding acetylene and other new methods of lighting.

"When the alleged economy of illuminating gas made from carbide of calcium was first presented to the public in a very speculative form a complete investigation became necessary on the part of this company. A new mill was about to be fitted for lighting. The terms and conditions were stated to the manufacturers of electric apparatus and to the promoters of the use of acetylene gas in such form that absolute and final estimates became necessary in regard to the latter lest by refusal an appearance of deception should be made plain. The figures then proved that on any proposal which the promoters of

acetylene gas were then ready to make, the cost of lighting the proposed factory would be greater ended by the application of electric energy. That ended the problem so far as the risks of this company are concerned. Shortly after, the excessive danger of acetylene gas was made very apparent, and for a time nothing more was heard of it. At the present time there appears to be another effort to promote the introduction of acetylene gas, which has not been called to the attention of this company by the application of any member, but certain other uses of carbide of calcium, have been suddenly discovered in some of our insured premises, introduced without notice of this company and in apparent ignorance of the danger in handling this material. Our inspections disclosed the facts and the right precautions to guard this company against loss or damage, from this cause have been taken. It may happen that other uses or applications of carbide of calcium will be presented.

"The purpose of this caution is to call upon each and all of our members not to make use either of carbide of calcium or of acetylene gas without full advisement and consultation at the time the proposed application is to be made. It may happen that the uses of these materials may be made safe. At present they are not deemed so. Therefore, the introduction of either, without the consent of the underwriters, would make an alteration in the condition of the risk not contemplated in the original contract. Another method of lighting with kerosene oil converted into gas in a very ingenious manner has been called to our attention. It has been somewhat urgently presented to several members, who have been cautioned not to experiment upon it. We do not give the name or reference on this matter, because there are elements of merit in the process, as yet accompanied by a danger which cannot be tolerated in any textile factory, or in any factory where a sudden volume of flame, unexpectedly generated, would set fire to light particles of any material. It is therefore again suggested that no new method of lighting shall be permitted even for experiment, without consultation."



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