

THE ILLINOIS INSURANCE DEPARTMENT has decided that the Union Fire of Chicago, which does business in all parts of the United States, except Illinois, where its headquarters are situate, is, consequently, not subject to the jurisdiction of the authorities of that State. This is stated to relieve the Company of responsibility to any State authorities, which is a pleasant outlook for its policyholders who have no legal recourse in case of dispute. This Company is not unknown in Canada.

IN THE FIRE-PROOF WOOD TESTS AT BOSTON small structures were built, some of untreated wood, others of wood claimed to be fire-proof. The "Standard" says: "Fire was applied to each for five minutes. At the end of that time only the first five of the eight tiers of the fire-proofed wood had been attacked by the flame, and these were not burning readily. The upper tiers were untouched. The house of untreated wood broke into flame quickly, and when the fire was removed from underneath at the end of five minutes, the whole pile was in a blaze. The pile of untreated wood burned for a little less than five minutes before it fell, while the pile of fire-proofed wood stood in place for ten minutes." When a fire has started in a building, its arrest for five minutes is in many cases, likely to be sufficient time for its suppression, while the uninterrupted progress of a fire for five minutes frequently means a costly disaster.

THE NATIONAL FRATERNAL UNION OF CINCINNATI will pay 5 per cent. of the claims against it. The Insurance Journal remarks: "Instead of erecting a building costing \$200,000 at the St. Louis exposition, the 'frats' might more advantageously expend the money in helping some of their weak associations." This applies to something done nearer home, which is a very extravagant waste of money by a fraternal.

THE IMPORTANCE of some old country authorities in regard to fire protection was shown by a fire brigade incident in a Southern town. The alarm was given, the engine was got out of the shed, but not a horse could be got to drag it to the premises on fire. Luckily the flames were extinguished by those on the spot. Are all the fire engines in Canada ready every moment to be rushed where needed? Doubtful.

THE FIDELITY MUTUAL LIFE has issued a bulletin in which it claims to have taken an active part in bringing to the attention of college students the opportunity open to them in the different departments of life insurance work. But, in regard to the summer school, carried on by the Equitable, it says: "There is much about the scheme to commend itself because of its educational effect, while from an ethical point of view there are objections to it. Young men who have not completed their education, are not ready to choose a profession, are likely to be diverted from the course of study selected, and in case they are not chosen or prove failures as solicitors, and no doubt many of them will, they will probably regret having been disturbed in their course of study or having their attention diverted from it. The offer of bringing together a large number at the expense of the life insurance company, will doubtless tempt many, but the after effect is problematical. If students are pursuing a specific course of study, having some profession, such as engineering, law, medicine, or dentistry in view, there is little to be gained by attempting to divert them from it; but there is a class who have no fixed purpose, who are merely endeavouring to secure education to fit them for some branch of business activity, and among these splendid material can frequently be found for life insurance work."

OUT OF THE FRYING PAN INTO THE FIRE.—The "Mystic Fraters of the Covenant," of Cairo, Ill., is no more. Even its friends wouldn't stand by it. "O ye of little faith" and some wisdom! Here is the way the dissolution took place, and the cause, as told in the official announcement:

"The Members of the Great Council having resigned and dropped out, till we haven't enough members left to carry on the business of the Order legally, and being unable to get new ones to take their places, we have, at our own expense, made an arrangement with 'The Tribe of Ben Hur,' whereby they will assume the risk of all our policyholders without one cent. cost to them. The rates of the Ben Hur are practically the same as ours, and every Frater that is in good health will be placed in good standing with the Ben Hur. For we know that it is not your fault if you are behind with your dues, so we invite every one that has been a Frater to go into this new and rich order at our expense."

This "new and rich order." Let's see how rich the Supreme Tribe of Ben Hur is. It had on Dec. 31, 1901, \$70,446,050 insurance in force and \$307,842 of assets, with no reserve fund to provide against increasing mortality. It received in 1901 from members and all other sources a total income of \$606,333, and disbursed \$401,306 for death claims and \$136,942 for expenses, a total of \$538,248. The "Fraters" have probably gotten out of the fire into the frying-pan, is the opinion of the "Insurance Magazine."

THE GENERAL INSURANCE ACT OF NEW JERSEY, 1902.—Annotations by Howard W. Hayes, of the New Jersey Bar. Published by Soney & Sage, Newark, N.J. This work shows evidences of very careful compilation, and the notes of thorough study and comprehension of the meaning and intent of the several sections of the Insurance Act. We note that the clause on "Merger of Companies," provides that when two companies combine the joint capital "shall not be larger in amount than the aggregate capital of the two companies." Were this the general law of the United States some combine stocks would be less charged with water than they now are. Any foreign insurance company to be admitted into New Jersey "must deposit with the insurance commissioner, or other officer of some State of the United States, not less than \$200,000, nor less than the capital required of a stock company doing the same class of business."

THE MINIMIZING OF FIRE WASTE AND THE REDUCTION OF EXPENSE are, and always have been, the dominant motives, in fact the very *raison d'être* of fire insurance associations, says Mr. A. F. Dean, in his address to the Chicago students, adding:—"These associations have been the kindergarten, common school, academy and university of fire insurance. They have embodied the educational curriculum of fire underwriters, and their educative influence has radiated far and wide upon the great public. They have taught communities how to organize fire departments, how to formulate municipal laws for the repression of fire waste, how to handle inflammables with the minimum of danger, how to construct safe buildings, how to use electricity intelligently, and last, but not least, in doing these things, they have shown policyholders how to secure an immediate and commensurate reduction in their rates, for this reduction is offered by every tariff; indeed, it might truthfully be claimed that the fire insurance tariff, in its direct results, pecuniarily, at least, is the most profitable text-book ever offered to the American public. All these things, which are certainly *pro bono publico*, are the aim and end of fire insurance associations, and there is no possible way to secure these things except through associated effort on the part of people who make the study of the fire hazard their life work."