

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

(Annual Meeting to be held at Kingsville, Ont., September 21st).

The Western Managers of above Association, to whom the selection of a place at which to hold the Annual meeting was referred, have chosen Kingsville, Ontario. The meeting will take place on the 21st proximo. Arrangements have been made with the Railway Companies to have special sleepers for the accommodation of the members, cars to be sent through from Toronto to Kingsville without change. Another feature is that, as the Eastern members will necessarily arrive in Toronto the preceding morning, they will thus have an opportunity to meet the joint Committees, which is very necessary, in order to insure the satisfactory disposal of matters to be dealt with at the Annual Meeting.

Notes and Items.

AT HOME AND ABROAD.

BISMARCK AND BEER.—A story is told of Prince Bismarck when he visited London as far back as 1843. He was taken by his entertainers to the noted brewery of Messrs. Barclay & Perkins, as was a certain Austrian general on another memorable occasion. His reputation as a beer-drinker had preceded him, and his hosts presented him with an enormous tankard of old ale. The size of the beaker conveyed a challenge which the young champion of the Prussian Junkers was not slow to accept. This is his own account of what followed, as told by him to Sir Charles Dilke: "I seized the tankard," said he, "and I thought of my country and drank to Prussia, and tilted it till it was empty. Then I thanked my entertainers—courteously I hope—and succeeded in making my way as far as London Bridge. There I sat down in one of the stone recesses, and for hours the great bridge went round and round me."

DEATH IN THE LAMP.—At a meeting of the London, Eng. County Council on the 26th ult., the Chairman, in reviewing the work of the year said that the Council had resolved unanimously to increase its expenditure by adding to the number of its fire stations and otherwise improving its appliances for the protection of the metropolis from fire. For this purpose it had sanctioned an additional expenditure of \$85,000 on capital account; and the increase in annual maintenance was roughly estimated at about \$180,000 a year. In fact, ever since its creation, the Council had supported the Fire Brigade Committee in increasing the efficiency of the splendid force which was under its control. The Theatres Committee had introduced a Bill requiring a license to be obtained from the Council before buildings might be used for bazaars. New rules had also been made for the prevention of accidents in the use of the limelight and cinematograph in places of entertainment. The Public Control Committee had investigated 301 cases of lamp accidents in which thirty-six lives were lost. The Chairman also made reference to the report of the Select Committee on Petroleum.

FIRE INSURANCE IN INDIA.—A correspondent of the *Times of India* has a grievance against the fire Offices. He points out that an insurance Company can, by giving twenty-four hours' notice, cancel the risk incurred and refund the balance of premium (*in proportion*) paid. On the other hand, should such cancelled insurance be offered to another Company, the party so insuring has to pay premium on what are called the *short period terms*. The correspondent asks whether a court of law would, on the strength of this, uphold an insurance Company in breaking a written agreement to cover for a certain period. Arguing on the supposition that the insurance Companies, after a heavy loss on insuring full-pressed cotton, would "lose their heads," and give notice to other parties whose cotton they have covered to the effect that in twenty-four hours their policies are to be cancelled, and the balance of remaining premium will be refunded, the correspondent further asks what would be the position of a bank which had advanced money on this cotton and held the policy?—*Ins. Observer*.

VACCINATION.—Upon the question of vaccination, the Royal College of Surgeons of England has recently spoken with no uncertain sound. At a meeting on the 2nd inst., its members resolved:—

That in view of the proposed alterations in the laws relating to vaccination now contemplated in the bill before Parliament, the council do reaffirm the following resolution adopted by them and forwarded to the Royal Commission on Vaccination, on May 11, 1893, viz.:—

"We, the council of the Royal College of Surgeons of England, desire to put on record at the present time our opinion of the value of vaccination as a protection against small-pox.

"We consider the evidence in favour of its life-saving power to be overwhelming, and we believe, from evidence equally strong, that the dangers incidental to the operation, when properly performed, are infinitesimal.

"Experience has satisfied us that, even when vaccination fails to afford complete exemption from small-pox, it so modifies the severity of the disease as not only to greatly reduce its mortality but to lessen the frequency of blindness, disfigurement and other grave injuries.

"We should therefore regard as a national calamity any alteration in the law which now makes vaccination compulsory.

"We are, moreover, firmly convinced that revaccination is an additional safeguard, and should be universally practiced.

"We would add that we believe that the instructions of the Local Government Board for public vaccinators are well designed to secure the greatest efficiency in the operation."

WORKMEN'S COMPENSATION ACT.—There is nothing new to report with reference to the development of the operations under the Workmen's Compensation Act. The *Insurance Spectator* (London) remarks: Claims have not yet arrived at the stage in which they can be accurately set down in money values; but the amounts mentioned in the statements put forward are important enough. We have already expressed the opinion that the number of accidents now reported in the daily journals, though apparently very heavy, is not above the average, but that it is the increased interest taken in the subject which has given greater prominence to the accidents that have happened.

It is all very well to object to business enterprise