

contribution on this question, however, which has yet appeared is found in a recent issue of the *Electrical World*, and is written by Mr. G. Binswanger, the manager of a large firm in London and Manchester for the manufacture of electrical appliances, and which article is reproduced in the columns of our New York contemporary, *Insurance*.

This gentleman describes an altogether different condition of affairs in England with regard to the electric wire hazard from that existing in this country, and after stating that the rules governing electrical plants are those some time since formulated for the Phoenix Fire Office by its inspector, Mr. Heaphy, makes the surprising statement that this company, which covers, it is said, the greater part of the electrical risks in England, "has not yet paid one sixpence for any loss which could be traced to electricity." There is no talk, according to Mr. Binswanger, over there about increasing rates on account of electric lighting, but on the contrary a decided tendency toward reduction where used in large buildings. He attributes this satisfactory condition of things mainly to the excellent regulations devised by Mr. Heaphy for the Phoenix, and which universally govern all the plants and lines. This writer tells us that such authority is Mr. Heaphy regarded to be, that nearly all the manufacturers of electrical appliances in England seek his advice with reference to every new pattern or changed appliance designed to be brought out, with the natural result that all fittings have assumed a certain uniformity and many defects eliminated in the course of manufacture. With reference to the situation over here Mr. Binswanger says:—

I cannot see any reason why electric lighting work should not be brought into the same admirable condition in America as in this country. On the contrary I think it should be easier, because the conditions seem to be less favorable here than in your country. Our climate is worse as regards the insulation resistance. We are using currents, I believe, of greater pressure than is mostly used in America. We have to deal with smaller manufacturers than you in your country, where the greater part of the industry is controlled by a few large manufacturers or systems.

The obvious reasons for the difference in the two countries are, we think, found in the rapid development of applied electricity in this country and consequent hasty construction in the hands of many competing companies, and that regulations formulated by the underwriters and various municipal rules adopted are very imperfectly enforced. As compared with the United States and Canada, the magnitude of electric lighting and the use of electric motors in England is but a drop in the bucket—a condition of affairs greatly favoring the thoroughness of construction and effectiveness of inspection which no doubt Mr. Binswanger correctly claims as there existing. Some of the regulations adopted by the underwriters over here—the New England Insurance Exchange for example—may not be inferior to those in use by the Phoenix Fire Office, but unquestionably there is a wide difference in the manner of their enforcement. As affecting this point we quote once more from Mr. Binswanger's article:—

I have seen a great many electric light-fittings from America which we would not dare to put into our installations in England, their wires and cables being of an insulation resistance far inferior to our requirements. So also with the material used for covering the wires. The regulation in vogue as regards distance to be kept between poles, the workmanship, finish and design of fitting, such as switches, cut-outs, etc., are so poor, from an electrical point of view, according to our notion, that no inspector of central stations or fire officer would allow them to be used in England. The standard carrying capacity here is 500 ampères per square inch sectional area. The types of terminals and the distance between the various terminals, etc., appear to be made in America with a view to cheapness, and not with a view to superiority and quality, as is the case here. The proof that I am right has been the absence for the last nine or ten years of a single fire caused by electricity.

Whether Mr. Binswanger is altogether familiar with the latest improved electrical appliances in this country or not may be doubted, but in contrasting the situation in the two countries, as a whole, he is unquestionably correct in his conclusions as to safe and unsafe conditions. The article quoted from is of especial value at this time, for it demonstrates clearly just what we have all along contended, that the electrical fire hazard is *per se* very slight indeed, although under present actual conditions it is in this country a real and frequently expensive one. If that hazard is capable of such thorough elimination in England that no fires "for the last nine or ten years have been caused by electricity," it is equally capable of practical elimination here; and if the users of this modern force will not take the necessary steps to remove the hazard, the insurance companies cannot be blamed if they charge them for its existence. Meanwhile, more thorough inspection by the companies, and a more rigid enforcement of the rules adopted, may very materially reduce the existing hazard.

MASSACHUSETTS BENEFIT ASSOCIATION.

The advent of this association to the Dominion in the latter part of last year and its licence by the insurance department has already been referred to in these columns, together with a reference to its plans and prospects. The recent absorption of the Canadian Mutual Life Association, of almost exactly the same age—12 years—by the Massachusetts Benefit, however, gives additional interest to the question as to its condition and prospects. In reply to inquiries we may briefly say, that the Massachusetts Benefit commenced business in October, 1879, being organized under the Massachusetts law governing assessment life associations. It is still an assessment association, though now permitted by law, it claims, to do business on the natural premium plan and to accumulate an "Emergency fund." At all events it quotes rates for annual premiums at the various ages at what it calls "the estimated cost under the natural premium law," the rates, however, being very much higher than under the regular natural premium table with usual expense loading. The excess we presume is designed for the augmentation of the emergency fund. That the rate quoted (for instance \$20.04 per \$1,000 at age 40) is intended to yield some surplus, appears from the fact that the