

FIRE TESTS WITH IRON SAFES.

Official reports from the British Fire Prevention Committee give some interesting details of a test undertaken to show the fire-resisting qualities of an ordinary safe. Effort was made to record "the effect of a fire of one and a half hours' duration commencing with a temperature of 500 degrees Fahrenheit, gradually increasing to a temperature not exceeding 1,800 degrees Fahrenheit, followed by the application of a stream of water for three minutes and the consequent rapid cooling." The safe was nineteen inches square and twenty-five inches high. It was surrounded by fire on four sides.

To all outward appearances the walls, floor and roof of the safe were of steel five-eighths of an inch thick, reinforced with an inner casing 2 1-4 inches thick. The door was apparently three-eighths of an inch steel plate, having an inner casing of 4 1-2 inches, giving a total thickness of 4 5-8 inches. There were three bolts two inches deep and five-eighths of an inch thick, the lock being solid and "powder proof."

After the test the contents were found totally destroyed. Within an hour the upper part of the safe became red hot, flames issuing from sides and top of door twenty-five minutes later. The slag-wool packing was hardened, the contents being burnt to tinder. Concerning the tests, Edwin O. Sachs, chairman of the Executive Committee, says:

It has been argued that the more successful results obtained by safe-makers in actual conflagrations were due to the fact that safes generally fell during the early stages of a fire to the bottom of the building and that good results were rarer where a safe remained *in situ*, i. e., in such a position where it would be subjected to the high temperature of what we would term a serious fire.

To obtain some information on this subject for the members of the committee, the executive bought in the open market an ordinary small office-safe, constructed by a well-known safe-maker and described by him as "fire-resisting." This safe was subjected to the test of a fire of one hour and a half duration, and of a gradually increasing temperature, the maximum heat obtained being 1,800 degrees Fahrenheit.

The result, of course, has special bearing for the members of this committee, the majority of whom are professional men who possess small safes for deeds, leases, agreements, and the like, and no doubt the results will be interesting reading to them.

All business men will be interested in the results of the test, since quantities of valuable property are no doubt stored in Montreal in safes of similar construction, termed "fire-resisting" in all particulars.

LONDON LIFE INSURANCE COMPANY.

The report of the 25th Annual Meeting of the London Life Insurance Company was held at their office in London, Ont., on the 1st inst. Having completed an existence of a quarter of a century, it is natural to find in the speeches of the Directors extended reference to the growth of the Company. As the vice-president remarked, in seconding the adoption of the report of the president, Mr. John McClary, the actual progress and stability of the London Life can be best determined from a study of the following comparative statement of Receipts, Assets and Insurance

in force at the close of the quinquennial periods since the formation of the Company in 1874.

	RECEIPTS	ASSETS	INSURANCE IN FORCE
	\$	\$	\$
1879.....	22,551	74,333	610,629
1884.....	29,722	123,302	992,155
1889.....	77,889	230,213	2,499,423
1894.....	154,060	470,608	3,724,505
1899.....	288,140	875,422	5,778,622

It may certainly be claimed that these figures reveal a steady and substantial progress which ought to be a solid foundation for future prosperity.

During the year ending December 31st, 1899, policies to the number of 13,728 were issued, the total amount of same being \$1,706,188. The net premium and interest receipts combined, amounted to \$268,140, an increase of \$26,957 over the preceding twelve months. Policyholders or their heirs received during the year under review, \$67,756. The insurance in force at the close of 1899 amounted, as shown in the foregoing table, to over 5 3-4 millions, the increase for the year being \$568,000. The assets of the Company show an increase during the same period of \$105,384.

We congratulate Mr. Richter, the manager and secretary of this progressive company, on the evidence his statement presents of a successful year's business.

THE WORKMEN'S COMPENSATION ACT.

In the course of some comments upon a lecture lately delivered by Mr. Ruegg, Q.C., in the Middle Temple Hall, London, on "Some Aspects of the Workmen's Compensation Act," the "Insurance Spectator" says:—

It is certainly surprising to learn from Mr. Ruegg that the Act cannot justly be said to encourage litigation, because there have been as yet only about a hundred appeals from the lower courts under its provisions! However, we must remember that Mr. Ruegg speaks as a lawyer, and, of course, that necessarily makes all the difference in the world.

But while Mr. Ruegg appeared to approve of the Act at large, even he had to dwell on some of its very many glaring anomalies. One case was cited, indeed, wherein a man had received a hundred pounds more in damages for the loss of a little finger than another had for a leg! At the same time, it is probable that, if the whole facts were disclosed, we might find that the anomaly was more apparent than real. There are avocations where the little finger may be more important by a great deal than the leg.

We are glad to perceive that Mr. Ruegg, lawyer though he be, gave scope to comment on the absurdities of the Act, as where, for example, it turns out that, if a carman slips off his load in the factory yard and is killed, his family can claim compensation, but if he falls off outside the yard they cannot. Then, again, there is the ridiculous fact that while a man