CHLORATE OF POTASH was recently demonstrated to be an explosive chemical when heated. The experimental test was made at Philadelphia at a meeting called to organize an insurance society to study such questions and promote the interests of fire insurance generally. The demonstrator showed that chlorate of potash subjected to great heat becomes dangerously explosive, as also do saltpetre, picric acid, peroxide of sodium, carbon disulphide, celluloid and other chemicals, the dangers of which are not recognized. When any substance is heated there is thereby added a new chemical power which is capable of tranforming the most innocent substance into an explosive, and some into fire brands.

THE TELEGRAPH SYSTEM OF CANADA (states the *Board of Trade Journal*) includes 3,906 miles of land and cable telegraph lines owned by the Government of Canada, and 30,717 miles owned by companies, making a total of 34,623 miles of lines and 84,510 miles of wire. Since 1895 the mileage of the line under Government control has increased by 1,182 miles, the total sum voted for construction, operation and maintenance of telegraph lines last year amounting to $527,400. The company lines conveyed 4,960,414 messages last year. In 1891 the average number of messages carried annually per office was 1,700, and in 1900 it was 1,850, the number of offices increasing in the period by 198.

THE EQUITABLE LIFE ASSURANCE SOCIETY of the United States is stated by the "New York Journal of Commerce" to have entered into a contract on 22nd inst. with the Brooklyn Life Insurance Company of New York, re-insuring all of the business of the latter company. This is doubtless one of the largest re insurance contracts that has ever been entered into by a regular legal reserve life insurance company in the United States. The outstanding insurance of the Brooklyn Life is between five and six millions, and its assets over a million and nine hundred and fifty thousand. The business assumed by the Equitable is regarded by our contemporary as "high class."

A CASE OF OVER-PERSISTENCY IN SOLICITING LIFE INSURANCE has come to light in Iowa, says the "Insurance Monitor," where a husband became so incensed over the importunity of an agent who was trying to insure his wife, that he flew into a rage and stabbed the ill-advised underwriter to death. Commenting on this, the Standard proposes for the consideration of the forthcoming convention of the National Association of Life Underwriters, the question: "When Should a Solicitor Cease Soliciting?" It might really be profitable to discuss this subject. It is possible for a solicitor to bring odium, both upon himself and his business, by undue persistence. A solicitor for insurance who has not judgment enough to discern when his solicitations are becoming disagreeable is poorly qualified for his occupation.

A CRICKET MATCH took place on 20th inst., between the Ontario Accident and Lloyd's Plate Glass Insurance Companies (Messrs. Eastmure and Lightbourn's eleven) and Messrs. Pilkington Bros., played on the grounds of the former at Centre Island, Toronto, which resulted in a victory for the underwriters by five runs and five wickets. The bowling on both sides was very effective. The fielding features were difficult catches by Walker and Lightbourn. The batting of J. J. Hedges for the underwriters (51, not out), and Bold and Till, who made 34 and 17, respectively for Pilkington's, was an exhibition of steady, safe hitting. Stumps were drawn at 7 o'clock, after which both teams were the guests of Mr. and Mrs. F. J. Lightbourn, where tea was served on the verandahs of their pretty Island home.

WE HAVE received one of the elegant silk badges issued in the name of "The Big Four" Companies that run as a team, accompanied by a pretty card.

CANCELLING A POLICY. An interesting dispute involving the actual method of cancelling an insurance contract, has arisen over the payment of the loss on the grand-stand at the baseball park in St. Louis, which is reported in the "New York Post". An adjuster has given a lengthy opinion on the subject, the baseball association claiming that the policy was still in force, though technically expired. The day before the fire, the baseball people claim, a telephone conversation with their insurance agent relative to a renewal or cancellation resulted in a verbal agreement that a new policy should be taken out the following day. The baseball people were dissatisfied with the rates under the old policy, and the new policy was to be taken out in other companies at different rates, or under some such arrangement. The adjuster in his opinion says it is almost impossible for the local agent to know when his policy is cancelled and his company relieved of liability, so frequent are the disputes and lawsuits arising over the question.

THE LIVERPOOL & LONDON & GLOBE'S, resident Secretary, Mr. Clarence F. Low, has issued a circular to agents in Southern States announcing an increase of rates. The circular condemns the injurious legislation to which insurance companies are subject, "which he says, have the two-fold disastrous effects of increasing fires by tempting persons to commit incendiarism and preventing companies by united action from securing systematic inspections of risks and removal of defects likely to cause fires."

In acting upon the necessity for increased rates, which we will have to charge for policies hereafter issued in your States, we have confined ourselves to a few conspicuous classes for the present. It is likely, however, that increases will have to be made as to other classes unless there should be decided improvement in condition of the insurance business within a short time. We urge you most earnestly to exercise the greatest vigilance in writing for us hereafter. Scrutinize values carefully and give the company the benefit of any doubt, by reducing the amount of insurance carried where you have reason to think that course is necessary. Inspect carefully all risks and require the removal of defects likely to cause fires where they are discovered. We particularly call your attention to the hazards of electricity and ask you to be prompt in requiring th correction of defects in installations for light and power. Where corrections cannot be secured withdraw our policies from risks affected by such defects or refuse to insure risks so endangered."