

THE LONDON & LANCASHIRE DIRECTORS have presented Mr. John S. Belden, who has been recently appointed associated manager of the Fire Association in the West, with a fittingly inscribed silver bowl, in testimony of his long service, and also with a suitable honorarium.

POLITICS AS A CAUSE OF CANCER will to most persons sound as a humorous suggestion, but it is gravely affirmed by some old country journals that the prevalence of cancer in Ireland is caused by the blood of many becoming poisonous through extreme political excitement. It is certainly remarkable that 2,717 deaths in Ireland were caused by cancer last year.

FIRE PROTECTION WARRANTY.—The South Eastern Tariff Association has recently revised its fire protection warranty to read as follows:

"In consideration of the reduced rate at which this policy is written, it is hereby made a condition of this insurance that all of the private fire protection, for which credit is given in the rating on the within named property, shall at all times be kept in good condition and complete working order, whether it be automatic sprinkler equipment, or fire-plugs and hose with spanner, or casks of water and firepails, or watchman's clock and records, or fire pump, or any other kind of private fire protection, and assured agrees that, in event of failure to do so, this policy shall be null and void, unless the interruption of such fire protection be from circumstances not within the control or knowledge of the assured, or which could not have been prevented by the exercise of due diligence on the part of the assured."

THE ORIENT HAS ENTERED SUIT AT DENVER, against its agent, Frank L. Bishop, for \$3,362. The petition recites that the Company's instructions forbid an agent from insuring a plant not in operation; prohibit writing of a policy in the territory where the company has another agent, and also require a daily report to be sent at once. The Company claims that Agent Bishop wrote a policy on the El Paso Reduction Co., at Florance, Colo., which was idle, and which was also in another agent's domain. It also alleges he waited ten days before he sent the daily report. The company ordered the policy canceled at once, but the plant burned in the meantime. Plants have a habit of burning under such conditions.

A WARNING TO FIRE BRIGADES.—Truly has it been said that the "unexpected always happens." Nottingham has furnished the latest striking proof as to the correctness of this Disraelian maxim. Very seldom do fire brigades make serious mistakes, but apparently the Nottingham fire brigade was out of its reckoning when it withdrew from Messrs. Sampson's burning lace factory. A local account states that another outbreak occurred late on Monday night, when the remaining portions of the premises became involved. The brigade had withdrawn apparently believing that all danger was at an end, but the flames broke out with greater force some hours later, demolishing the whole place, which, with its valuable contents, was a smouldering ruin before midnight, representing a loss of £200,000. The "Insurance Observer," which gives the above remarks, cannot recall to mind another such incident, and it would not surprise us were an inquiry to be held.

BY INSTRUCTIONS OF THE HON. MINISTER OF AGRICULTURE another distribution will be made this season of samples of the most productive sorts of grain to Canadian farmers for the improvement of seed. The stock for distribution is of the very best and has been secured by the Director of the Experimental Farms from the record-breaking crops recently had in the Canadian North-west. It will be worth while for farmers generally to renew their seed of oats when varieties which have produced more than 100 bushels per acre can be had. The distribution this Spring will consist of samples of oats, Spring wheat, barley, field pease, Indian corn and potatoes. Every farmer may apply, but only one sample can be sent to each applicant, hence if an individual receives a sample of oats he cannot also receive one of wheat, barley or potatoes, and applications for more than one sample for one household cannot be entertained. These samples will be sent free of charge through the mail.

Applications should be addressed to the Director of Experimental Farms, Ottawa, and may be sent in any time before the 15th of March, after which the lists will be closed, so that all the samples asked for may be sent out in good time for sowing. Parties writing should mention the sort or variety they would prefer, and should the available stock of the kind asked for be exhausted some other good sort will be sent in its place.

CLAIMS DUE TO THE COLLAPSE OF BUILDINGS are piling up upon the companies in the West in a very unpleasant way, reports the "Weekly Underwriter," which gives the following cases: To the Leonard Seed Company loss in Chicago, followed by the collapse of the Rothschild department store, and the Luce Block and Friedman losses in Grand Rapids, is now added a \$200,000 loss in Detroit on which the companies are likely to deny liability. When such cases come to trial they are usually decided against the insurance companies, they not being able to prove to the satisfaction of a local jury that the collapse was not occasioned by an explosion. The Leonard Seed Company cases in Chicago have been lost in the lower State court and in the United States District Court and the Court of Appeals. In that case, however, the fire followed immediately upon the explosion, and the facts were not clear. In the Friedman cases at Grand Rapids there was no fire for over an hour after the collapse, and yet the jury found for the Friedmans. The Companies say that they are not paying much attention to these cases in the lower State court, but will make their fight when they reach the United States Court. One of these cases was to have been tried this month, but the insured, realizing that he stood a better show in a State court and with a jury of his neighbours, took a non-suit, with privilege of reinstatement, so as to throw the case over. In the Detroit case the buildings collapsed at night, and fire broke out soon afterward, destroying the debris. The claims so far filed by the insured are all for total loss, and give an explosion as the cause. The roof of one building has been found some distance away, and turned upside down, which lends colour to the explosion claim.