

The fire losses up to September 28, 1894, in the United States are given in the *Standard* as \$93,676,925.

"He did not die, he absconded," is what Dr. Talmage says of a man who, having a comfortable income, left his bereaved family without the provision of a life policy.

The charge of arson against Mr. Prittie of Toronto has been dismissed, the evidence being very weak against the accused, although suspicious against another person.

Incendiaries believed to have caused the Ottawa lumber fires, and numerous ones near Chatham, Ont., are in custody, with an excellent prospect of being duly rewarded for their deeds.

Damage by water is suggested as a field for insurance. Very serious damage is now and again done by water pipes bursting, or from bad plumbing work in baths, etc. The field is small, but quite legitimate.

The American Credit and the National Credit insurance companies are being sued by persons whose claims have been so long unsettled that they have taken legal proceedings to enforce them. It looks as though the companies' own credit needs insuring.

The danger from incandescent lamps was illustrated recently by experiments showing that oak was blistered by one in a few minutes, and a pine board in contact with a lamp began to smoke in forty minutes, while paper was ignited in three-quarters of an hour.

The Mutual Life of New York has erected a handsome office for its use in Sydney, which reaches 120 feet from the ground. The top stone was laid on 26th July by Major Rennie, the company's general manager in Australia.

American Investments quotes from this paper in its October issue, but is rather astray as to our title, for it calls us, "Toronto, Ont., Chronicle." There is no such paper. Will our contemporary please sit corrected without irritation?

English railway express trains last year did not cause the death of a single passenger; the record has no precedent, but is said to be merely the natural result of the extraordinary precautions taken with the equipment and running arrangements of these fast trains suggested by long experience.

The Halifax fire department is likely to be remodelled. It is proposed to connect every station with headquarters by telephone, and in other features to bring up the service to a higher standard. The extra cost is likely to be \$10,000 yearly, which would be well spent money.

The American Institute of Actuaries is now holding a session in New York. Mr. Gerald E. Ryan of London, editor of the *Journal of the Institute of Actuaries of Great Britain*, and actuary and general manager of the British Empire Mutual Life Assurance Company is present.

"No honest claims against the Mutual Reserve are due and unpaid," says the *Insurance and Commercial Magazine*. As a large number of claims are reported to be due and unpaid, it follows they are dishonest ones. If this is so, the Mutual Reserve is remarkably successful in acquiring the patronage of dishonest people.

Marine Insurance companies in England took \$19,170,000 in premiums last year; paid claims and averages for \$13,870,000; their expenses were \$1,923,000; their funds at close of year \$33,693,000, with a paid up capital of \$18,018,000. The loss ratio of 1893 was 72.35, against 95.16 in 1892, and expense ratio 99 against 10.37.

The Governor of Vermont, in a message to the Legislature, approves of fire marshalls being appointed, but considers that the expense entailed should be borne by the insurance companies. For the efficiency of such officers it is necessary for them to be clothed with public authority, as mere private servants of the insurance companies their powers would be too limited.

We have received, and beg to acknowledge with thanks, "The Bankers' Association Journal"; "The Rhode Island Insurance Report, 1894," for which obligations are due to Mr. Albert C. Sanders, Insurance Commissioner; and a bound volume, No. 50, of "The Weekly Underwriter," from January to June, 1894. We have before expressed our high appreciation of the "Underwriter," and can only repeat our expressions of hearty thanks for its reaching us in book form, duly indexed with great care.

"The Jew in Insurance" is the title of a paper read before the underwriters at their recent meeting in Chicago, by Mr. C. C. Hine. The author made out a strong case against the lower class of this race, who, as the *Spectator* puts it, are prone to selling out to insurance companies. It is more than questionable, however, whether it is wise to raise race cries in this age; there are good and bad of every division of the human family, so that race discriminations in business are apt to be too arbitrary to be just.

To the London and Lancashire Fire Insurance Company is due the thanks of all fire companies, particularly those of Australia, for having prosecuted in a case of arson at Melbourne. The policy was only for £300, and the actual fire loss no doubt could have been settled for a small sum. The company, however, risked the onus of refusing a claim rather than be a party to a crime, and the result was that the jury, after an hour's deliberation, returned a verdict of "guilty." Why they took an hour to decide, it is difficult to say, for there was abundant evidence of crime,—kerosene, shavings, and oily rubbish had been distributed through the house, and every article of furniture soaked with oil. The judge said the jury would have been a pack of fools had they brought in any other verdict. Being a first offence the sentence was two years' imprisonment with hard labor, each.

The escape of electricity from trolley wires is a serious question, and is daily growing more so. It has been demonstrated that one, one-hundredth of a volt of electricity is capable of carrying on the work of corrosion, and more than this amount is continually straying from the return wires in Boston, Brooklyn, Milwaukee, Cincinnati and other places. It is plain that the constant corroding action of electricity on the pipes will render liable explosions, or fires caused by gas liberated through decomposed gas pipes, and that, at some critical period in the course of a fire, water-pipes will be apt to give way and cut off the supply. A wrought-iron pipe running through the same street with a trolley line in Rockland, Me., was destroyed in the short space of five months. It is stated that the ground in Brooklyn has become so charged with electricity that small motors can be run by it.—*The Spectator*.