DEVELOPMENTS IN BRITISH MOTOR INSURANCE.

Large questions are involved, says a London contemporary, in the present remarkable development in motor insurance. Some insurance authorities approve of the action of the companies; others are critical or even strongly disapproving; but it is generally considered that motorists have now the opportunity of insuring on wonderfully favorable terms. The idea behind the present development is evidently to standardize the business; but whether the business can be standardized remains to be proved. A number of the offices have agreed to issue a standard policy, which gives benefits far beyond what have generally been granted hitherto. At the same time, they have agreed upon a minimum scale of rates. These rates are to be subject to "loading," if necessary, just as the bed-rock rates for life assurance and fire insurance are increased if there are special risks attaching to the business. But on all sides these minimum rates are regarded as very low indeed. Some insurance officials whose offices have not subscribed to the agreement say they are convinced the business cannot be made to show a profit if based on such rates, especially in view of the heavy cost of third-party liability—*i.e.*, the liability for injuries caused to persons by the motor-cars for which the owners are responsible. They reason that the companies must ultimately raise their rates or economize in the settlement of claims. It is believed, too, that ultimately the rates may have to be raised. But apparently the companies argue that by quoting low rates they will be able to overcome opposition on the part of offices hesitating whether to make the plunge or not. When all the offices supporting the movement report their experience there will be statistics to show if the present level of rates is justified. It is stated, however, that one important underwriting association has no intention of supporting the tariff. But this association issues no schedule of rates. It means to pursue its own way, confident that it is only charging rates which should leave a fair profit.

INDIVIDUAL RESPONSIBILITY.

But with all these things—fire prevention, better buildings, and better men in the fire departments—the war against fire never will be won until the people of this country have become educated to the new idea. It is the individual citizen who is responsible for the prevalence of fires, and he will continue to be so until he has been differently trained. You could build a country full of so-called fireproof buildings, and a careless people would find a way to burn them up. It is not too much to say that this education toward carefulness in regard to fire should begin with the training of children in the public schools. The boy who has been taught to regard fire as something that should be handled with the same care as explosives, or poisons, or deadly weapons, will not forget it when he becomes a man. The necessity for proper carefulness will be with him always. And only when this is true of all the people of this country will our fire losses cease to shame us before a civilized world.—*Edward F. Croker in World's Work.*

A CASE OF ARSON.

An interesting case came before the Hull (Que.) Court this week. A farmer named Robert J. Dowd made a claim against the Caledonian Insurance Company last October, for the loss of fire of a barn. Tramps were blamed and the Company paid the loss.

The matter was not lost sight of, however; and through Sheriff Wright, of Hull, suspicions finally led to the arrest of Stephen Roberts, who had been in the employ of Dowd at the time. Under close examination, Roberts finally signed a full confession giving the particulars of how Dowd had agreed to pay him $100 to burn the barn, arranging the details as to how he was to leave the farm three days before and stay in Aylmer, and after dusk of the third day walk up the railroad track and burn the barn and get back to Aylmer unnoticed.

Dowd failed to keep to his promise about the money and left Roberts grumbling, and so the matter leaked out.

As Down had no knowledge of Roberts arrest, it was arranged that two men would go into hiding in the outbuilding while Roberts went back to the farm and got Dowd to discuss the payment of money promised to him for burning the barn. The evidence so secured was so complete that Dowd's lawyer advised him to repay the Insurance Adjuster, Mr. A. M. Nairn, who was there from Montreal, the insurance money and expenses and throw himself on the clemency of the Court.

Dowd did this and both men pleaded guilty to the charge of arson.

Before a crowded court of farmers, Judge Goyette who gave sentence, said he had received recommendations from the clergy and leading citizens regarding the character Dowd had hitherto borne.

After reminding both men that they had pleaded guilty to a charge that could carry with it a life sentence, in view of the fact that Dowd had repaid the Insurance Company, also the neighbors who lost a separator by the fire, and that he had further punished himself by the loss of his barn, he sentenced both men to an additional month in Hull Jail.

This is the lightest sentence ever given in Hull for such a serious crime as arson.

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