

there are so many simple, inexpensive designs and apparatus for the automatic closing of hoist and elevator ways; their approach can always be guarded by self-closing gates, and because everybody knows the danger to life, limb and property they always present.

The Inspector who fails to insist on the guarding and closing of these murderous incendiaries fails in the highest duty of his very important and responsible office, inasmuch as his fellow-citizens or his company depend upon him for the removal of avoidable dangers. The Proprietor who refuses to protect his property from the avoidable spread of fire should not be protected by fire insurance from the consequences of his own stupidity; the Employer who refuses to protect his employees from the danger of broken limbs or sudden death should be indicted for premeditated manslaughter, or whatever legal form the keeping of a man-trap may be legally designated, and should certainly be prosecuted criminally for his neglect, as well as mulcted in damages for its almost certain consequences.

NOTE.—this was written early in January, and was intended for our January issue, subsequent events have added force to the article.

THE STORY OF A RISK.

PART I.—THE PLACING OF IT.

I call it just ingratitude, and nothing else, in that old fellow at the Zephyr Insurance Company! Just imagine! I have been on their books for the last three years quite contented, and was paying them five per cent. for insurance of pretty near the whole value of my factory, and it had *never burnt, all that time*; so of course it was self evident that the insurance companies were drinking my very heart's blood and fattening themselves like so many contractors at my expense; so when this year's expiration notice came in I told my book-keeper that I would not pay over two per cent. any more; the fellow looked surprised, as he knew that I had had several mighty narrow escapes from fires, which, if they had once got a little start, would have swept everything clean away, but he knows better than to say anything when I stamp my foot and make a reference to Shearer's scheme of improving the Montreal Harbour.

He is a thoughtful sort of a fellow though, and so did not wait the full time of expiry before going after the renewal receipt, but went a day or two before the premium was due, and demanded the reduction of the rate, just as I had told him to do.

The Counter Clerk, or whatever they call the fellow who smiles so much when you go to pay a premium, told my man that he was very sorry that he had no authority to change the rate, but as the premium was not due yet, old Crusty (that is the fellow I first spoke of) would look it up when he came in, and he was sure that the Company would be very happy to meet my views if it was at all possible to do so, but they would let me know next day what they could do in the matter?

My man came to the factory and told me all this, and as it did not sound very bad I did not take any more notice of it, being busy breaking in a new engineer I had just engaged—well he was not exactly an engineer, but his wife had a cousin who wheeled the coals to a man who tended the furnace at an engineer's residence, and I had engaged this man to run the engine, tend the fire, wheel his own coal, and fill up his time in varnishing broom handles.

I did not see old Crusty when he came down to examine the factory, so did not have a chance to make any remarks to him about the improvements at Carillon, as I usually do when I don't like a man's style; but I had plenty of opportunity when I got back to the office and found a note saying that: "Upon reference to the Insurance Plans the Zephyr Ins. Co. regretted to have to decline to continue the risk on my factory."

Here was a pretty kettle of fish! My policy had only just two days to run and I would not have it uninsured for twenty times the amount of the premium.

This was an *octopus* kind of a mess I did not like, but,

as luck would have it, my next neighbour came in to see what quantity of residuum I wanted to mix with the fine coal and shavings for my furnace. He has a coal-oil refinery, separated from my factory by a board partition, but my furnace and boilers furnish the steam and power for both of us, so he finds part of the fuel.

I told him what was up and,—would you believe it? he just laughed at me. "Oh," he says, "I know how to fix those insurance fellows, 'just give it to a broker.'" "What the octopus can a broker do about it?" says I; thinking about the fellow that sold me Mechanics Bank Stock the day after it stopped payment.

"Just you wait and see," says he, and with that he goes off down town, leaving me improving rivers like sixty.

In about half an hour he came back again and along with him just a howling swell of a fellow with red hair and lots of jewellery and perfumery, all curled and pomaded, who asked me what rate I was willing to pay on my factory. When I told him I was quite willing to pay the old rate of five per cent. if I could not do any better, he smiled a wink, and said "we'll see what we can do for you. If you leave it in my hands I think I can place it in a good Company for one half that rate."

"And what will I have to pay you?" says I.

"Pay me! The companies pay me," says he.

With that he went off, and sorry bit I saw of him till next day, when he comes laughing into my factory with a policy of the Aurora Insurance Company at $2\frac{3}{4}$ per cent. "And how did you get it," says I, "at that rate, when old Crusty of the Zephyr wouldn't renew the old policy at five per cent."

"That is one of the secrets of the '*profession*,'" says he, "but if you let me have control of all your insurance business I will tell you; but, in strict confidence, mind you."

"Your hand on that," says I, seeing as how he had saved me quite a nice little pot of money and the Insurance Companies had paid him to do my work for me;—but although he did not seem anxious to spoil his perfumery by shaking hands, yet he told me a queer kind of a tale that set me thinking.

"Well, you see," says he, "there's some Companies as is mighty particular about their business, but its only very few of them as is so, although all of them pretend to be; and you just have to know your fellows to know how to get along with them when you have a very hard kind of a risk to place."

"Stand the drinks?" says I.

"No," says he, "that would'n't do, because none of them do that kind of thing."

"Skuse my interruption," says I.

"Well, some of them have surveys of every risk in the city and in the country made by a fellow called Goad, who is too awfully particular in his surveys for me and you, and some of the Companies look up the risk on these plans whenever you go to them, or whenever one is running out, that is the way the Zephyr spotted your's, and if they find a pretty hard looking locality or if a Green H is marked on it they won't do anything about it till they have sent an Inspector to see it and make a report; sometimes the Insurance Society Bureau sends a man for them, and he looks up everything, good, bad, or indifferent, and just tells them everything. So you see it is no use going to *them* about such a risk as yours.

"Then there are others who keep the surveys in a drawer but never look at them, I can always get along with them if I act as if I was in a hurry and seem very independent; but sometimes they turn up their plans and surveys and then I tell them I have not time to stop talking all day, as another Company wants the risk anyway. So I go to the Companies that are very anxious to make money for the managers,—they are not so extravagant as to spend money in plans and surveys and inspections because they cost so much; they ask you a lot of questions, but if you swear at them a little and talk about '*Technicalities*' they always do just what you want them; that word '*Technicalities*' just