

letter: "I say it with regret, that although we have a number of trade papers which offer an excellent field, and are conducted on honorable lines, we have more of which the same cannot be said; and in his own interests the prospective British advertiser will do well to make careful enquiries into the standing of the mediums brought under his notice. * * * What is urgently needed is the weeding out of those who, trading on the respectability of others, make a living out of their sheets without the slightest show of carrying out their own part of the agreement."

On October 20th, a Liverpool hardware house desiring Canadian trade, wrote us a letter. It describes how a canvasser for the Montreal Trade Review, after promises and representations obtained from them a signed order for an advertisement. "He was to bring us the next day lists of firms where he could influence business, and to arrange with us the matter for the advertisement. We have never seen him since." The unscrupulous canvasser, however, cut the firm's card from another paper and it appeared in the Trade Review. Then, in spite of instructions from the Liverpool house to discontinue, the advertisement was inserted, and repeated drafts made for the price, which drafts were refused payment. Next came a letter from a Montreal firm of solicitors, whose names are given, threatening proceedings to compel payment. "Any help you can give us to resist what is evidently a fraud will greatly oblige."

The present is the third or fourth year during which this kind of disreputable game has been played upon scores and scores of British houses, and we are glad to learn that reputable journals in Canada are joining in the exposure of it, and also that English houses who have been imposed upon in this way are combining to protect themselves against its continuance.



FROZEN HYDRANTS.

Last winter many Canadian cities suffered from the freezing of hydrants causing not only inconvenience to firemen, but increasing the peril from conflagrations to an alarming extent. No doubt the primary cause of the frequent recurrence of the difficulty in question last winter was the extraordinarily long periods of severe freezing weather which were experienced in most parts of the continent, but "Insurance Engineering" very seasonably takes the practical view of giving suggestions for a remedy. Leaving out of consideration the question of temperature, it says that the freezing of hydrants is due to an accumulation of water in the barrel or stock, caused by general use, faulty design, leaky inlet valves, failure to drain hydrants after use, lack of drain valve, impermeable soil, etc. The freezing of branch pipes or laterals connecting the hydrants with the street water pipes is due to not laying them below the frost line, and also to the fact that the water in these pipes does not circulate. It should be noted that in private hydrant systems the latter remark applies also to the main water pipes.

Steam is commonly used for thawing fire hydrants and is probably the best method. Electricity has been used with some success for thawing frozen water mains, but it seems to be the general opinion that it is not so well adapted to this purpose as dry steam. Syracuse used electricity last winter, and Inspector

E. A. Fitzgerald, of the Underwriters' Association of New York State, speaks of its experience as follows:

"In Syracuse the electrical method of thawing out water services and small mains has been in use all winter. The practice is to carry transformers on a wagon, attachment being made to primaries near point desired. This method keeps the lighting secondaries clear of ground. The service pipe to be thawed out is disconnected from meter. One side of thawing secondary is attached to the house end of service, and the other side to street hydrant or to service in neighboring house. In the latter case, the service in the neighboring house is also disconnected from the house piping. It is important that house piping be disconnected from services, in order that the house pipes be not charged with a dangerous potential."



TRUTH IN INSURANCE MATTERS.

It is rather important, we may say to our readers, for a person to tell the truth when asked questions by a life or accident assurance office. We are not insisting so much just now on the prime obligation of truthfulness as a principle as upon the sometimes unpleasant experience that lying does not always pay. Here is a case in point, an account of which is cabled from London on Monday last. The widow of one John Jewsbury of Birmingham or thereby, made a claim on an English company for a thousand pounds under a policy on the life of her deceased husband payment of which the company disputed, alleging untruth on the part of the applicant.

A Birmingham jury which tried the case found that Jewsbury had correctly answered all the questions put to him when insuring his life, but on an appeal being taken the Lord Chief Justice decided that the contrary was the case, but granted a stay of execution pending the further appeal.

It was elicited at the appeal trial that Jewsbury had told the company he had never met with an accident. Some time after insuring his life he had a fall while in a Turkish bath and sustained burns from the tiled floor. Blood poisoning developed and proved fatal. But it was discovered at the same time that he had been the victim of two previous accidents. In 1901 he fell while in a theatre and sprained his thumb, and in 1903 he slipped on a banana skin in the street, as a result of which he suffered from water in the knee for five weeks. As neither of these accidents had been disclosed the company refused payment of the claim, and they appear to have been within their rights. The fall which killed him may have been the result of the preceding injury to his knee. There is a curious sentence by a Spanish author which says: "Truth may be stretched but cannot be broken; and always gets above falsehood as oil does above water." Truth in the present case got between Mrs. Jewsbury and her thousand pounds. At the same time we must express the opinion that most Canadian or American companies would hardly refuse to pay a claim on grounds so narrow as those given in this case.



—A feature in dress goods next spring will be materials formed of a mixture of silk and wool. For house or evening wear they are expected to meet a large demand. They appear most prominently in eolienne and crepe de chine weaves, and nothing more elegant can be seen among the season's offerings.