

If these figures show the "trend" of the fire business in Great Britain, the trend is decidedly in the wrong direction. An increase of nearly 40 per cent. last year over 1900 is a deplorable record.

British Fire Companies in U. S. in Account with Head Office.

The amounts received from and remitted to the home offices of foreign companies operating in the United States are reported by the N. Y. "Commercial Bulletin" to have been as follows

	Received.	Remitted.
	\$	\$
Aachen and Munich.....	8,943	29,558
Atlas of England.....	50,786	69,103
Alliance of London.....		103,354
British America.....		44,883
Commercial Union.....		288,047
Caledonian.....		256,451
Cologne Reinsurance.....	61,421	121,233
Law, Union & Crown.....	70,000	114,554
Liv. & London & Globe.....	24,560	524,720
London & Lancashire.....		232,450
London Assurance.....	205,232	212,470
Manchester.....		146,482
Moscow.....	299,033	118,750
Netherlands.....	185,000	40,643
Northern.....	480,217	515,656
North British.....		532,899
Norwich Union.....		161,468
Palatine.....		129,202
Phoenix Assurance.....	324,375	83,004
Royal.....	748,851	1,383,334
Royal Exchange.....	186,213	87,771
Sun Insurance Office.....		176,878
Scottish Union.....		3,478
Svea.....		18,516
Transatlantic.....		438
Thuringia.....	86,439	
Union Assurance.....	90,000	
Western Assurance.....		6,671
Total.....	\$2,821,361	\$5,401,503

The receipts from head office and remittances hereto of those fire companies in the U. S. which are also transacting business in Canada, were, receipts \$1,994,021 and remittances \$4,851,924.

Results of Inspection.

The report of the Secretary of the Philadelphia Fire Underwriters contains the following schedule of improvements effected in that city owing to the work of the survey and inspection department, which made 22,596 visits last year. Of this number 5,803 were for rate, 2,267 for improvements, 11,000 block inspections, 3,526 sprinkler inspections. These visits resulted in 25,903 improvements to risks as against 23,043 for the previous year. Enumeration of these improvements follows:

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Ash cans provided.....	708	Hose provided (feet).....	1,200
Benzine removed.....	196	Lighting (defective) remedied.....	691
Benzole, calcium carbide, carbon dioxide and celluloid removed.....	12	Metal bases for gas stoves.....	275
Boilers made safe.....	31	Miscellaneous improvements made.....	25,903
Boiler surroundings made safe.....	23	Oil stoves removed.....	142
Buildings (dirty) cleaned.....	1,501	Oil lamps removed.....	386
Casks provided.....	47	Painters' fire pots removed.....	9
Chimneys (defective) remedied.....	94	Paper ceilings removed.....	6
Communications bricked up.....	3	Rubber cement removed.....	41
Coal and wood stores discontinued.....	7	Rubber tubing removed.....	361
Coal (soft) against steam pipes removed.....	1	Sawdust (absorbent) abolished.....	28
Electric wiring (defective) remedied.....	40	Safety cans provided.....	250
Electric died.....	42	Self-closing traps on elevators and floor openings.....	40
Electric hanger boards removed.....	40	Spark arresters provided.....	25
Electric cut out covered.....	120	Standpipes provided.....	6
Exposure wall constructed.....	1	Steam pipes provided.....	44
Fire axes provided.....	4	Steam pipes (defective) repaired.....	28

Fire extinguishers provided.....	45	Valves sealed.....	1,409
Fire buckets (water) provided.....	16,576	Walls extended above roof.....	5
Fire buckets (chemical) provided.....	73	Waste cans provided.....	472
Fire doors provided.....	429	Watch clocks provided.....	47
Fire shutters provided.....	367	Watchmen provided.....	27
Floor openings closed.....	4	Windows repaired.....	532
Fuse boxes covered.....	29	Windows and openings bricked up.....	60
Gasoline removed.....	175		
Heating (defective) remedied.....	318		

The electrical department has made 9,040 visits during the year, against 8,866 for the previous year, and 3,591 certificates were issued.

FIRE AND LIFE INSURANCE IN CANADA, 1902.

Last week we published two full pages of tables showing respectively the fire and life business done in Canada last year, with comparisons of previous years, also loss and expense ratios.

As several companies' returns were missing or incomplete last week, we repeat these two tables, which are far more complete and comprehensive than any that have been published elsewhere.

TWISTING OLD BUSINESS AND GETTING NEW BUSINESS.

A case is reported of a life company in the United States having shown complete indifference to a complaint lodged against one of its agents who had been detected in persistently slandering more than one rival company and their officials with whom he was competing. There was no doubt as to the truth of this charge, the agent complained of had a reputation as a professional "Twister." Just as the Cuckoo is alleged to be too lazy or too unskilful or too lacking in self-respect to build its nest, which defects of nature cause this disreputable bird to seize upon the nest built by one who is more ingenious and industrious, so the Twister, lacking the ability and honourable energy requisite for successful canvassing, endeavours to acquire the business which has been obtained by another's talent and application. Whoever pursues such a course is the common enemy of all companies engaged in life assurance. The one company he represents, or usually misrepresents, is liable to be the chief victim of his wiles, for sooner or later his lack of honourable principle will be manifested by some dishonest action. In the meantime he is exciting the just indignation of other agents, who are justified in taking active measures to check the career of one so mischievous and so damaging to the interests of life business generally.

In pursuing his disreputable calling the Twister maligns, depreciates, misrepresents any and every rival company, so that in turn they are all held up as unworthy of confidence. The Twister is like a vicious loafer, who, seeing an angler busy landing fish he has caught by dexterity with bait, rod and line, sneaks to the angler's basket and carries off