

were the result of a thoughtless act on the part of Wilson. The latter was in the employ of the Company, but the Company ought not to be held responsible for such injuries. The Judge said that he could not agree with Mr. Saul's contention. It was part of the duty of a watchman to repel or capture trespassers, and how could he tell that the "ghost" was a fellow-workman, or that he was not a thief? The case was somewhat similar to one in which a collier was injured in stopping a runaway horse belonging to a colliery, and the plea was set up that this was not part of the course of his employment. That claim, however, was granted by the Court of Appeal. This man's injuries were severe and were expected to be permanent. He would grant compensation at the rate of 14s. 4d. per week.

TECHNICAL RATINGS.—"M. S. P." sends the following to "Insurance World":—

"In these progressive days of Schedule Rating by scholars from the Schools of Technology, the following is submitted for their profound consideration:

STANDARD MERCANTILE BUILDING.

Basis rate, sub-concrete foundation.....	\$.30
Rat and mice holes—receptacle for matches.....	.10
Cement walls—not fire-proof.....	.19
Furnaces, castings, high sulphur iron.....	.19
Stone steps, to stone doors, not standard height.....	.05
Store doors, swinging outward.....	.05
Doors and windows open during summer.....	.05
Floors, swept at closing time.....	.05
Tie yarn, not insulated.....	.05
Greasy currency in drawers.....	.05
Powder on female cheeks, less than 25 lbs.....	.05
Female hair, subject to spontaneous combustion (red).....	.10
Wooden toothpicks, not standard.....	.05
Ladies aprons, in waste places.....	.10
Female sleeve buttons, celluloid.....	.10
Shoes polished, not standard.....	.05
Wax, on gent's mustaches.....	.05
Oil on hair, flash test, 50 deg.....	.10
Perfumery, 95 per cent. alcohol.....	.10
Cigarettes, by cash and elevator boys.....	1.00
Cigars, stumps on office ash tray.....	.50
Cash register, not insulated.....	.10
Lightning grease for elevator.....	.10
Lunch baskets, contents not standard.....	.05
Flashing eyes by females.....	.10
Area, portly customers, standing room only.....	1.60
Over-heated employees.....	.10

New rate, Building, \$4.60; Contents, \$4.90

Old rate, Building, 50; Contents, 75

Requirements: Automatic eye extinguishers.

Shut up privileges.

Leave of absence.

Reduced rate average clause on area.

Approved upon the condition of the X-Ray Committee."

AMMONIA AS A FIRE EXTINGUISHER.—"Any means of checking a fire should be of interest to millers, as the record of mill fires shows that in the majority of cases the fire could have been easily extinguished had it been taken in time. In this connection the power of ammonia as a quencher of fires is worthy of comment. In one instance according to the 'National Druggist,' where the fire had originated probably from spontaneous combustion, in a pile of several tons of cotton seed, and the interior of which was almost a solid body of live coal, a half gallon of ammonia completely smothered the fire. In another,

which occurred in Savenay, France, the vapours of a tank containing fifty gallons of gasoline caught fire. The room was instantly a mass of living flames, but a gallon and a half of ammonia water thrown into it completely and almost immediately extinguished the fire. The ammonia was in a glass demijohn in an apothecary's shop next door, and was thrown into the room by the druggist as an experiment. To use his own words in reporting the circumstances: 'The effect was instantaneous. Torrents of black smoke rolled upward in place of flames, and in a moment every trace of fire was gone. So completely was the fire extinguished that workmen were enabled to enter the room almost immediately, where they found the iron tank of gasoline intact.' The cost of ammonia is not great and millers and others could afford to buy the stuff in quantities sufficient to make a strong solution of ammonia water, which, however, would have to be confined in receptacles, which would not permit the odours to escape."—"American Miller."

INSURANCE AND THE CHICAGO THEATRE.—The Iroquois Theatre, Chicago, according to "The Insurance Post," was insured as follows; the rate being 98 cents on the building, \$2.13 on scenery, and \$1.85 on other contents:—

Scottish Union.....	10,000	Hartford.....	\$10,000
Firemen's, N.J.....	10,000	Prov. Wash.....	10,000
Com. Union, Eng.....	10,000	Phoenix, Eng.....	10,000
Citizens', Mo.....	10,000	Westchester.....	10,000
Fire Association.....	10,000	Union, Eng.....	10,000
Lond. & Lancashire.....	10,000	Germania, N. Y.....	10,000
London.....	10,000	Continental.....	10,000
Springfield.....	10,000	Pennsylvania.....	10,000
Queen.....	10,000	West, Canada.....	5,000
Thuringia.....	5,000	Phenix, N. Y.....	5,000
Girard.....	5,000	American, Mass.....	5,000
Michigan.....	2,500	Detroit.....	2,500

Insurance on rents:—

Hartford.....	\$ 5,000	Caledonian.....	\$ 5,000
Northern, Eng.....	10,000	Germ.-Amer'n.....	5,000

Mr. E. D. Clarke, manager of the Chicago Fire Underwriters' Association, was one of the victims. Several well known insurance officials lost relatives, amongst them being Mr. Byrne, general agent of the Maryland Casualty at St. Louis, whose sister was killed.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

NEW YORK STOCK LETTER.

New York, January 13, 1904.

Wars and rumours of wars have apparently been the factors, which have swayed the market during the past week and the changes which have been rung on this theme have been varied to the last degree, but the effectiveness has been somewhat impaired by the constant repetition of the reports. At the present time, it makes little difference what reports are put out for the market is in a comatose state and likely to be so for some little time yet. For while the recuperative process is steadily going on, it will be some time before this influence is actually felt, and during this period, it is not at all improbable that the surface indications may look exceedingly blue, and even black; but reliable reports from the best sources are to