

### "CHEAP" LIFE ASSURANCE.

We have seen a copy of a letter signed Philip C. P. Kelly, general manager for Canada of the State Life Insurance Company of Indianapolis, dated 28th March, and offering cheap insurance in blocks of \$12,500; \$25,000; \$37,500, or \$50,000 under any one of three plans, viz.: Ordinary Life (continuous premiums), 20-Payment Life, or 20-Year Endowment. The rates quoted are so low as to cause one to doubt whether any company having a proper regard for its future solvency would offer them. We have made enquiry as to these rates and now present them, alongside of those of two respectable and strong old line companies, one Canadian, one American. The second column rates are for a \$25,000 policy, ordinary life:—

Age.	State Life Ind.		Canada	Aetna
	Annual Premium.	Rate per \$1,000.	Life.	Life.
30 .....	\$339 36	\$13 57	\$18 75	\$19 14
35 .....	391 02	15 64	21 70	22 23
40 .....	458 92	18 36	25 60	26 28
45 .....	550 20	22 01	30 90	31 63
50 .....	674 94	27 00	38 15	38 83

By comparing the last three columns it will be seen that the new State Life company offers insurance at from 25 to 30 per cent. less than respectable companies of long standing can afford to do it for. This State Life is the company whose Advisory Board scheme of cheap insurance was condemned by United States insurance commissioners from Vermont to Ohio, and from Missouri to Tennessee. And it is the company which has just been adjudged by Chief Justice Meredith to pay back the amount of his premium on a \$10,000 policy to an applicant in Hamilton.

No company, we consider, can do business successfully at such rates, and we venture to think that the smart people who offer them must have devised policy clauses "with a string to them," provisions, that is, that in case of death some rebate from the face of the policy would be made. Either this or some stipulation that would result in increasing the premium from the inadequate figures given. Besides, these special rates quoted by Mr. Kelly do not by any means agree with those of the State Life itself, as we find them in the Handy Guide of the Spectator Company. These last are much higher. This latest effort of the cunning State Life folks to boom business in Canada will not impose upon people who are well informed. And the people over here who take out \$25,000 life policies are likely for the most part to take pains to inform themselves.

\*\*\*

### FIRE-PROOF AND NOT FIRE-PROOF.

What are called fire-proof buildings are sometimes not fire-proof. And it is often a simple thing that takes away their valuable character. For instance the walls, the floors and the roof may be built fire-proof, and yet the partitions, window-frames and doors, the decorations and the furnishings be of wood. This wooden finish takes away the fire-proof character. In Boston, the other day, the Congregational House was in its essential parts a fire-proof structure, yet a vulnerable place endangered the entire structure. And in Chicago, recently, the Stock Exchange building, considered in every way a strictly fireproof risk, was

badly scorched from basement to the roof to the extent of \$20,000, through an almost similar defect. In fact, the so-called fire-proof quality of this building was taken in part from it by the construction of a wooden flue, where a concrete flue with a vent at the top would have wholly avoided this danger, and even in a wooden flue a stop at each floor might have limited the fire to the floor on which it originated. Some particulars are given by the Argus, which we condense as under:

The building is of brick, stone and steel, eight stories in height, with basement and sub-basement, floors and partitions of terra cotta, and the whole is a good example of so-called fire-proof construction. The building is occupied mainly for miscellaneous offices, but there is a large book store on the lower floor and a printing office on the upper floor. A policeman saw the light of flames, in the seventh or eighth story window of this building and rang in an alarm. On reaching the building the firemen found fire in every story and the corridors full of smoke. Three 30-pair telephone cables (sixty wires each) came from the street through the basement and thence up, one cable going nearly to the top, the others stopping lower down, the wires branching and supplying telephones in the various offices. These cables were carried up through *hardwood varnished box*, about 5 by 16 inches square. The box ran from the basement to the top story through a tier of small offices just off the hallway near the main elevators and made a continuous flue through all the floors. There was no vent at the roof. This box was practically destroyed from top to bottom.

It is not known what caused the fire. The weight of evidence, says the Argus, indicates that the fire probably started on the seventh or eighth cable box, igniting the cable, with the result that burning pieces fell down through the flue, spreading the fire to all the floors. The wires in the telephone cable have rubber insulation with an outer winding of jute and tape, and when once well ignited burn freely and with much heat, thus accounting for the almost total destruction of the enclosing wooden box, and the spread of the fire to all the floors. The electric light wires for the building seem to have played no part in the fire, as they were entirely separate from the telephone wires, and were carried in iron conduits.

\*\*\*

—It is many years since the proposal was made to bridge or tunnel the River Detroit, that fine stream which connects what are known as the lower lakes of the great American chain with the upper. Of late years, since the volume of lake traffic has become so enormous, the objection to any proposal made by the railways for a bridge at the city of Detroit has met with overwhelming opposition from steamboat and vessel masters and owners. A tunnel was proposed, some two miles above Amherstburg, when the Canada Southern Railway was first projected, about 1860, and the difficulties and delays of keeping up connection between Windsor and Detroit, between the Michigan Central, the Wabash and Canadian railways at that point have renewed interest in the project at various times since; but especially has the thick ice of the last two severe winters tried the patience and purse-strings of railway managers. We now learn that a force of Michigan Central engineers were last week busy in the Windsor yards, and as a tug was at the same time taking soundings in the river, it is believed that the best place at which to begin the