

**How a Policy
may be Voided.**

In the following list of the ways in which the conditions of a policy of fire insurance can be violated, and thereby made liable to forfeiture, are condensed a considerable number of legal decisions. The list is given in the New York "Evening Post":—

1. Failure to pay premium at the proper time.
2. Change of title or ownership by sale, gift, marriage settlement, devise—any way but by descent—without the consent of the company.
3. Mortgaging the property insured, real or personal, when prohibited by the conditions of the policy, without the consent of the company.
4. Foreclosure proceedings without the consent of the company.
- 4 False statements in application (when applications are taken) relating to title, encumbrance and other facts material to the risk.
6. Other insurance without the consent of the company.
7. Permitting buildings insured to become vacant or unoccupied for more than ten days without the consent of the company.
8. By taking in a new partner without the consent of the company.
9. Increase of risk by keeping prohibited articles on the premises or by change of occupancy of the premises insured.
10. By the removal of personal property to a new location without the consent of the company.
11. The erection of an exposure to the property insured without the consent of the company.

**A Novelty in
Getting up
Accident Claims.**

One of the most ingenious ways of working up accident claims, which, in many cases, would never be made were it not for some one who makes a specialty of developing them from slender materials, is reported by "The Insurance Post" to have been discovered at the Cook County hospital last Sunday. They have been such a nuisance there, bothering patients before they have been assigned to a ward, that they have been barred out absolutely. Lately a good looking woman has been coming to the hospital each Sunday to distribute flowers to the patients and read the Bible to them. It was noticed that her ministrations were devoted entirely to people who had met with accidents, and that, after she had read the Scriptures to them a little while, a look of greed and anticipation, rather than repentance and holy peace, came over their faces. An investigation showed that, while apparently reading the Bible, she had been arguing them into making damage claims and putting their suits into the hands of the shyster she represented and that the texts she left with them were really his business cards. The hospital people put her on the black list, and set it down as another case of "stealing the livery of heaven to serve the devil in."

**Alleged Spontaneous
Combustion.**

A fire at Listowel, Ont., reported in the "Listowel Standard," is affirmed locally to have been a case of spontaneous combustion. A few evenings ago, in the store of Mr. Spears, a lot of cotton batting, that was piled on the top of shelving burst suddenly into flame. The fire was quickly extinguished. The day having been very hot and murky, it is believed that the batting, which contains more or less cotton oil, had become overheated until combustion was caused. The opinion of a chemical expert on this affair would be useful, as cotton batting hitherto has not been suspected of a power of spontaneous ignition, though it is very dangerous to handle near a flame.

THE CANADIAN FIRE UNDERWRITERS' ASSOCIATION.**SCHEDULE RATINGS FOR ONTARIO.**

In accordance with a resolution passed at the last regular quarterly meeting of the Association, a special meeting was called for and held on Monday, the 22nd instant, in Toronto. Members representing some twenty of the Companies were present, including many Montreal managers. The report of the Western Committee was taken up and adopted after discussion. Certain towns in Ontario will now have schedule ratings, and these rates will be issued as a new tariff for such places. In this process it is expected that the danger spots in a town will have to bear the brunt of any increases and, on the other hand, risks or groups of risks, superior of their class, will have a favored consideration in rating.

Lumber rates, after a month's deliberation on the part of members and of the Special Committee, have been increased. It is sufficient for your purpose to say that an average of one per cent. advance all over has been made. This is exclusive of lumber yards in cities which have their own special ratings. To meet the extra hazards from fire to which lumber is liable when away from fire fighting appliances, seems to have been the purpose and object of the Committee in framing the new tariff.

Machine shops, iron foundries, etc., will have their rates increased by such additions as are to be made to, say, about 20 per cent. over present figures.

The base rate on cement mills will be doubled. After some routine work the one-day session came to an end. There may have been hotter meetings of the C. F. U. A., but the above meeting was sufficiently warm to suit all. A pleasing finale to the meeting was the recognition in most hearty terms of the valuable work done by the Western Committee in preparing the figures, schedules, etc., submitted, and under criticism and questioning, demonstrating by ready and satisfactory replies that very thorough, painstaking work had been done and a full mastery of somewhat intricate work acquired.