WHEN ACCIDENTS HAPPEN.

Observations made in workshops in Germany, Belgium, and France show unmistakably that casualties known as industrial accidents increase as the week advances from Sunday, also as the forenoon advances, and to a greater extent as the afternoon advances after the hour of rest at noon. At the Herault chemical works in the South of France the record of accidents was: Monday, 44; Tuesday, 46; Wednesday, 47; Thursday, 57; Friday, 52; Saturday, 64. In Belgium the following record of accidents was obtained: Monday, 367; Tuesday, 385; Wednesday, 410; Thursday, 425; Friday, 420; Saturday, 435. The drop for Friday has puzzled theorists.

The Berlin Institute of Insurance has ascertained that, on the average, the percentage of industrial accidents is 28 in the hours of the forenoon to 72 in the other hours of the day.

Of a record of 5,534 accidents in nine industrial departments of France the distribution was: a.m., 6, 110; 7, 235; 8, 375; 9, 420; 10, 600; 11, 405; 12, 55; p.m., 1, 120; 2, 420; 3, 530; 4, 740; 5, 750; 6, 350; 7, 95.

What is the reason for this variation? According to French statisticians, it comes about that as the strain on muscles and nerves continues during the hours of work, mill and factory workers become less sure of themselves and therefore more likely to meet with accidents. Apparently the morning supply of nerve force wanes towards noon, also between one o'clock and five. The endurance of the human machine, like all others, must be reckoned with.

LIFE NEWS AND NOTES.

Richard Mansfield, the actor, was a business man, and he had a proper respect for life assurance. He is found to have had $280,000 on his life, much of it taken out eight years ago and part only three years ago. He had $50,000 each in the Equitable and the Manhattan; smaller sums in the New York Life, the National of Vermont and others.

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Why should mortality be so much heavier in Washington and Cincinnati than in Chicago and St. Louis? The table compiled by the health commissioner of Chicago says that the death-rate per thousand in that city and Milwaukee is only 14 and a fraction, while in Detroit it is 18.5; in Boston, 18.95; in New York, 18.53; in Pittsburg, 19.5; in Washington, 20.53, and in New Orleans, 21.71.

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Mr. H. C. Cox, of the Canada Life, has returned to Toronto from Pittsburg, Pa., where, as vice-president of the National Association of Life Underwriters, he addressed a meeting of life insurance agents of Pittsburg. Mr. Cox gave as an instance of the growth of the organization in Canada the fact that since the recent convention in Toronto fourteen new associations had had their inception in Canada, due largely to the inspiration gained from the convention.

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A Convention Number, containing a condensed report of proceedings at the Convention of Life Underwriters in Toronto last month, has been issued by Office and Field. It extends to 70 pages and contains a portrait of the new president of the L. U. A. of Canada, Mr. H. C. Cox. The number is well printed and the cover bears a picture of the University Convocation Hall, where the meetings were held. We trust it may have success as a record of interesting gatherings.

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One often hears from clerks and others in receipt of fairly good salaries the plea "I can't afford it" when life assurance or some other form of provision is advocated. Such individuals are put to shame by a humble laborer, to whose remarkable achievement in thrift publicity is given by the London Daily Report. This son of toil died the other day leaving a little nest egg of £230 for his widow, and this had been all saved out of a wage of 30s. a week, despite the fact that he had brought up a family of four children. This is an example for all, rich or poor.

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That a life policy is voided by intemperate habits of the insurant is the claim set up by a fraternal society, the Modern Woodmen, at Chicago the other day. This order declined to pay the $2,000 policy held by Thomas Rogers, of Kane County, and his heirs filed suit to compel payment. The company declares that the policy contained a clause which made it void if the holder were guilty of drinking to excess. The heirs dispute that Rogers drank to excess and hold that the collection of an assessment every time one was due made the company liable. Other companies have similar clauses in their policies, and a judicial pronouncement upon their legality is awaited with interest.

FIRE AND MARINE NOTES.

It is stated that the North German Fire Insurance Co., of Hamburg, which declined to pay losses of $3,000,000 at San Francisco on account of its earthquake exemption clause, has finally decided, after a conference with representative citizens of California, held at the home office, to settle the claims on a 50 per cent. basis, with an additional 7 per cent. to cover the expenses of litigation.

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The feeling among Montreal merchants concerning fire insurance is a very uncomfortable one. Some of the largest British companies have reduced their risks in that city by millions of dollars because of unsatisfactory fire-fighting conditions. On Wednesday and Thursday last, there were business men in different parts of the congested area of the city looking for companies that would issue policies on properties from which British companies had withdrawn.

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One would hardly look for homily on fire-waste in the "funny page," which so many newspapers devote to the juvenile doings of Buster Brown. But in an illustration of a humorous domestic disaster we find the following moral: "Resolved, That fire and water are two of the greatest blessings. What would we do without them? But God gave us brains to know how to use them. If we get burnt or drowned it is our fault. He gave us all the blessings we have. It is up to us to use them right."

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A company called the Queen Assurance Co., Limited, was registered last month in London to do fire insurance business. Promptly the Royal Insurance Co. proceeded against it in Chancery and obtained an order restraining its use of the title. The Royal has carried on business in the name of the Queen Insurance Company since 1891. It is satisfactory to see a reliable company like the Royal taking the trouble to assert its rights in a matter like this. Doubtless the new concern aimed to get business by the use of the old and respected name, and it is rightly restrained from so doing.

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The results of Government fire insurance as practised for three years by the Fire Insurance Department of New Zealand as thus set forth. The revenue in 1906, the third year, was £20,962 from premiums, and £29 from interest. The losses amounted to £10,312 or 49.14 per cent., the expenses to 34.47 per cent. (they had been 44.6 in the preceding year), the unearned premium was 12.45 per cent., leaving a profit of 3.94 per cent. In the year 1905 the profit earned was 3.66 per cent., for though the losses were lighter the expenses and the unearned premium were heavier. Preliminary expenses of £634 were written off.

RATES AND RISKS.

Insurants have often been puzzled at the difference between the premiums charged for fire insurance in this continent and in Europe. The higher rates here appear incongruous, says the Maritime Merchant, as it is admitted that the system of fire alarms and the promptitude of fire brigades are far superior and more expeditious here than on the other side of the Atlantic. Climate doubtless has much to do with the question. The extremes of heat and cold we are subject to necessitates high artificial heating of buildings in winter, and involving greater fire risk. But it is chiefly the difference in the construction of the buildings, which is answerable for our fire waste as compared with the Old Country. Wood here is plentiful and cheap, while bricks and labor connected therewith are relatively dear.

It is absurd to suppose the fire insurance companies would continue to charge five or six times as much for insurance here as in Europe, if the hazard were equal. The annual fire loss in the United States and Canada per head of the population, is $2.00 as against 33 cents in six European cities, while the number of fires per 1,000 of population in America is 4.05 as against 0.86 in 46 cities of Europe. The annual fire waste of the United States and Canada is somewhere near two hundred millions of dollars, and the two countries are that much poorer annually, for the insurance companies collect in premiums the sums that are thrown into the ash-pit. It is beyond our power to change our climate, but it is quite within our scope to enact and maintain building laws that would materially reduce our fire losses.