

has stirred up this question among his subscribers, but in the light of the last decision it should be considered settled—let us hope—forever.—“Insurance Times.”

A CYCLONE DEFINITION.—The difficulty of expressing in English just the idea intended to be conveyed, is well illustrated, says the “Insurance Journal,” in a case that has had considerable publicity in the west recently. A firm at St. Paul, sued the Maryland Casualty for a loss due to sprinkler leakage caused by damage to the sprinkler system by the great windstorm of August, 1904. The policy exempted the insurance company from liability for danger due to a “cyclone.” In all probability the company meant to protect itself from liability from having a tank blown off or another building blown into the insured premises, breaking the sprinkler equipment. Ordinarily mankind is not so precise that the word “cyclone” would not cover these cases, but an exact definition laid down by the Court put this particular windstorm outside the classification of cyclones as it was not a “twister.” Accordingly, the Maryland Casualty must pay \$26,225 unless a higher Court grants it relief. Now, strictly speaking, a cyclone “means a rotatory storm, a wind moving in a circle, but ordinarily this word very commonly is applied to a violent wind storm, hence we regard the above decision against the Maryland Casualty Co., as most unjust. We doubt if it would be confirmed by a higher Court.

SINGULAR ACCIDENTS.—Miss Hughin, of Janesville, Wis., was so tightly hugged by her lover that two of her ribs became interlocked. After suffering severe pain the young woman confessed that strenuous love-making was the cause of her distress.

Emmanuel Beveler, of Sterling, Ill., cut his throat on his high collar. He was riding on a bicycle, and in trying to avoid a passing horse was thrown, in his fall his collar cut his throat.

Margaret Kirchbaum died of eating hot potatoes. She was in a hurry to go out and gulped down several hot potatoes. She died in great agony. The autopsy showed that her throat and the lining of her stomach had been so badly burned that the swelling had caused her to choke to death.

Jasper Gomers, while waiting for a car at midnight in St. Louis, sat down on a barrel of tar and fell asleep. When he awoke he found the tar had softened, and he had slowly sunk down into the sticky stuff until his feet, arms, and head only were outside. He was chopped out with an axe.

William P. Steele, of Princetown, Md., died a few months ago while setting up a monument over his wife's grave. The stone fell crushing his head and chest.

A Jersey mosquito caused the death of a barber named Rosho Dorso, at Harrison, N.J. The barber was shaving and a mosquito lit on his nose. The razor was directly under the barber's chin, and in making a slap to drive away the mosquito he cut a deep gash in his throat. A physician arrived too late to save him.—“St. Louis Globe Democrat.”

HOUSE RISKS.—In the bedrooms a trained inspector would see if the gas brackets were so placed that a jet might come in contact with the dresser or with lace curtains. Swinging jets should be protected by globes and no bracket should be within a foot of a window. The plugs in unused stove pipe holes are often misfit as shown by the wall around them being smoked and sometimes the paper hanger covers such holes with the plug out. The choking of flues from disintegrated mortar is a common danger where natural gas is used. Floor sweepings left under furniture or in closets constitute a

danger from spontaneous combustion or flying sparks or match-heads.

The most important matter which should receive attention while inspecting the attic is the condition of the chimneys. Many fires occur from the escape of sparks through cracks formed in a chimney by its settling; by mortar crumbling; or by sparks falling through cracks between the chimney and roof. The ventilation of the attic is important, for in it are stored many things liable to spontaneous combustion, and it is heated by the sun upon the roof and by the flues which pass through it.

Attics should be whitewashed, as a spasm in the annual house-cleaning convulsion, to remove cobwebs and cover with lime the rough surfaces of dry timber, both of which are liable to be ignited by sparks.—HY D. DAVIS, “State Fire Marshal, Ohio.”

Correspondence.

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

LONDON LETTER.

20th July, 1905.

FINANCE.

Japanese loans of all dates, new and old, are amongst the most popular investments here at the present time. Several descriptions of the securities are quoted here, and prices have steadily risen for the last twelve months.

The last 4½ per cent. loan of \$50,000,000 was subscribed ten times over within four and a-half hours of the time of the opening of the lists, and is, of course, quoted on the market at a premium. How dead a set the small investors made for the loan, may be gathered from the fact that there were over 25,000 applications for level \$500 of this attractive stock. Another prominent feature of the London Stock Exchange is the revived activity in Foreign Railways. A perfect boomlet has been going on for the last couple of weeks in the twenty-five or thirty active stocks listed in this department. During the last clear week Buenos Ayres Pacific has risen from 122 to 128, Buenos Ayres, Rosario Deferred, from 93 to 100, Antofagasta and Bolivia from 190 to 201, and United Havana Preferred from 155 to 168. In all directions Argentine prosperity is recognized as being great and abounding, and Brazilian, Cuban and Mexican railway traffics increase steadily.

INSURANCE.

A great many attempts are still being made here to frighten British policy-holders in American offices into surrendering their policies at a loss. One very attractive advertisement asks, “Why Insure in an American life office?” It goes on to offer for age, thirty-five, and for an annual premium of \$222, an endowment of \$5,000 at death, and the following guaranteed option after twenty-five years from the date of issue, cash to the extent of \$7,500; an annuity of \$680 for life; cash \$3,750, and an annuity of \$340; cash \$5,000, and an annuity of \$226; or a fully paid life policy, if still in good health, to the value of \$11,785. This offer applies to male lines only.

Such offers as these are not usually published in the name of the company or society guaranteeing them. Instead, they are made by big advertising brokers, and the tracks thus covered up. There is an association of meanness about this that does not invite kindly handling.

Insurance business generally, now that the summer is