

NATIONAL ASSOCIATION OF LOCAL AGENTS.

Preparations for the fourth annual meeting of the National Association of Local Fire Insurance Agents at Buffalo, August 9th to 12th, are well advanced, and indications point to the largest meeting of insurance men ever held. All engaged in the business, from the highest official to the smallest agent, are cordially invited to be present and will be warmly welcomed. The president says that all present will have the privilege of participating in the discussions as far as the limits of the programme will permit, and all will be allowed to vote except in cases where a division is called for on strict constitutional lines. There will evidently be no lack of interest and enthusiasm at the meeting, for the questions to be considered—Inimical Legislation, Overhead Writing, Multiple Agencies, Rating, Commissions, etc.—are among the most important in the business. Nothing, perhaps, on the programme will attract more attention than the reports from the different States of the Union. The experiences of the last year and the ominous outlook for the future will be briefly and forcibly touched upon.

The companies will be represented on the programme by Mr. E. C. Irvin, president Fire Association and also of the National Board of Fire Underwriters; Mr. H. W. Eaton, resident manager Liverpool & London & Globe, and Mr. Robert Dickson, general manager Royal Exchange. The limits of the programme do not permit the inviting of many others whom the committee would like to hear. With addresses or papers from two or three field men and about the same number of local agents, reports of officers and committees, discussions, and other necessary business, the time will be crowded to the limit.

The following is a brief outline of the programme: First day, Wednesday, August 9th.—Excursion to Chautauqua, leaving Buffalo by special train at 9 a.m., taking special steamer for two hours' trip down Lake Erie and back to the assembly grounds. At 2 p.m., platform meeting in auditorium; short addresses by Bishop Vincent, Vice-Pres. Markham of St. Louis, Young E. Allison, editor Insurance Herald, Louisville, and others. Returning to Buffalo, a meeting of the Executive Committee will be held in the evening.

Thursday, August 10th.—First business session will convene at 10 a.m.; address of welcome by Hon. Conrad Eiehl, Mayor of Buffalo, and Hon. John G. Milburn, president Pan-American Exposition Co.; responses by Vice-Pres. Pattillo of Atlanta. During this session the president's address and recommendations will be heard. The remainder of this session and the afternoon and evening session will be occupied with reports from standing committees, and from the state organizations. addresses, papers, discussions and general business.

Friday, August 11th.—During the day addresses, papers, reports and discussions will be continued, and before final adjournment the report of the committee on recommendations will be discussed and acted upon. In the evening there will be meetings of all the standing committees.

Saturday at 10 a.m.—Excursion to Niagara Falls and luncheon there. To any Canadian agent who cannot afford a lengthened vacation, and who wishes to hear the particulars of his business discussed by experienced men, this Buffalo gathering offers the opportunity of a rest which will not be exactly a "loaf."

FRESH ELECTRIC PERILS.

We have on more than one occasion directed the careful attention of our readers to the consideration of the very grave consequences that are already ensuing from the rapidly extending adaptation of electricity to the service of man, in a great variety of new and unexpected ways. In the United States, as everybody is aware who is attentive to the American newspapers, there has been for some time a strong agitation on foot with reference to the development of electricity in connection with street lighting, traction, and the internal service of hotels and large establishments of all kinds, where already the various insurance companies discover to their cost, that all this simply means increased risks, both in regard to the question of fire underwriting and in respect to accident insurance, while it is

surely not too much to assert that in a variety of indirect and subtle ways, these things affect also ordinary life insurance.

The recent accident on the London electric railway, though happily unattended by any loss of life, is surely a serious warning of what we may expect when electricity is, as the phrase runs, more completely harnessed in the service of man, with a constant liability to break loose, and when at liberty, to play pranks which may easily lead, and that quite naturally, to the most appalling consequences. In the case of the London electric railway, the mischief was due to the simple accident of a single brush plate getting out of position, yet this was sufficient to drive the engineer from his post for the moment and to envelop the whole engine in a blue flame—a kind of fixed lightning, in point of fact, highly calculated to exercise the most demoralizing effect on everybody within its scope; and no wonder, for the engineer might very well have been struck dead at his post, had the unexpected discharge of suddenly released electricity taken a slightly different course, or had it been in greater intensity. "If" and "if," no doubt some may exclaim, but in a case like this, we should decidedly take warning from incidents like these, and that in good time. As a parallel incident in some respects to this, we may point to the curious trouble that broke out early in June at Chelmsford, where there was quite a serious leakage from the standards used in lighting the streets of that town. It was first observed that several dogs disappeared, and on observation being made, it was further found that the cause lay in the fact that, consequent on the leakage, they had received such shocks as drove them away. When, however, people began to receive shocks as they walked along the road, the matter had to be investigated, and the waste was then arrested. A trivial thing some say, but rightly viewed it is by no means trivial.

There is no known human electrical skill at present available whereby we can determine exactly how much or how little electricity shall escape, if it escape at all. Electricity is a fluid of the most mysterious character, and except in its various manifestations, nothing whatever is really known of its real nature. What is at present known is that from thirty to fifty per cent. of electricity generated for any given purpose is lost, and it is this waste—a waste that in actual practice can only be lessened but not entirely obviated—that renders the installations of electricity in populous places, and among buildings close together, fraught with perils of a kind that it is at present impossible to fully guard against. It must be well borne in mind, too, that we are at present only at the early stage of the increasing application of electricity to an ever-widening range of human needs—needs, by the way, that were, in many cases, very well served without its aid. Now when the application has gone much further, and when much more powerful generating arrangements are in actual operation, it is not rash to predict that the outcome must be a new form of peril, which we think ought never to be incurred.

It is a pity, perhaps, that there is not a means of checking the constant tendency to augment the already too numerous perils to life and limb that are solely the outcome of the insane hurry of the times. However, it is highly necessary that underwriters should watch the progress of electricity, and watching, observe the effect on the various classes of risks that they underwrite.—Insurance Spectator.

—We hear of a new concern in Halifax, which does fire, life, accident and marine agency. Its style is O'Donnell & Co., of Prince street. We are told that Mr. C. Percy O'Donnell of this firm has been several years with the New York Life.

—A special agent of the Mutual Life Company of New York, named Charles Lindsay Forbes, undertook to rob the company and get away with his plunder. He stole \$1,411 and went to Europe. But he was arrested at Londonderry, Ireland, and is detained by the British authorities until Detective Tall, of the Philadelphia police, arrives with requisition papers for his extradition. The money embezzled was paid to Forbes as the first premium on a policy for \$20,000. The company says of his capture: "The Mutual Life has few such cases to report. It spares, however, neither time, brains, nor money to protect its policy-holders."