

volume, compiled by Mr. F. B. Relton of the Sun Fire Office, reviewed in our last issue, on the history of fire insurance in Great Britain and Ireland in the 17th and 18th centuries, in giving the unpublished events in the life of Povey, throws a flood of light on the fire annihilator question. The book shows clearly from documents extant that Povey's invention—a kind of bomb charged with gunpowder and water—was brought out in 1723, and not 1706, and that a detailed description (see page 531 of the book) existed. The invention of Ambrose Godfrey, or Gotfrid, perfected at about the same time, is also described, and an interesting account given of the contest between Povey and Godfrey, in the public prints, concerning the merits of their respective machines, with challenges, charges and counter charges between the contestants, after the manner of modern inventors. Pages 524 to 533 of Mr. Relton's book are given to this interesting subject, in which Povey seems to come out ahead. The history of organized bands, under the direction of the early fire insurance offices, for the putting out of fires is also given at some length in the book.

**The Warehouse
Hazard in
Liverpool.**

It is stated on excellent authority that the warehouse fires in Liverpool during 1892 entailed losses to the insurance companies of more than five times the amount of the premiums received. This would seem to furnish ample justification for the increased rates demanded by the companies on this class of property, and for the requirement that burned warehouses shall be rebuilt with distinct reference to fire-resisting features. The warehouses are divided into three classes, according to hazard of contents, and rates properly graded accordingly. The owners of these buildings are a good deal exercised over the advance in rates and the regulations required, and foolishly talk about organizing an insurance company among themselves. That would doubtless be a good way to convince these people, a little later on, that playing at self-insurance is a very costly experiment, as the same course in some places on this side of the water has abundantly convinced other people before now of the costly nature of this folly.

**Politics and
Insurance
Supervision.**

WE BELIEVE that a system of insurance supervision by the State, conducted by honest and capable officials, is a good thing alike for the companies and the public. That too much has, however, as a rule been attempted, and the companies hampered to their injury without any corresponding benefit, is a notorious fact. State legislatures have repeatedly gone beyond the limit of legitimate supervision as a means of securing desirable uniformity in business methods and publicity of reliable statements of condition, and carried the "paternal" idea of direction and control to unbearable lengths. And then, again, unfortunately, State insurance superintendents, under the spoils system of the United States, are seldom appointed because of their special fitness for the duties to be performed, but as a reward of party service. It is refreshing to occasionally

find an appointee frank enough to admit this, as in the case of Insurance Commissioner Wilson of California who says: "You know, this position of insurance commissioner is a purely political one. It is not given to me or, in fact, to anyone else because of the knowledge I or they may have of the insurance business. I am an attorney, and as such am supposed to know something about the law relating to insurance companies; but, as I said before, it is purely a political office." Under such a system, efficient supervision must obviously be a good deal of a farce.

**Fredericton's
Recent
Narrow Escape.**

THE FIRE at Fredericton, N.B., on the 12th ult., to which we referred in our last issue, will doubtless serve to dispel some of the "self-insurance" illusions heretofore entertained by the good people of that town. In our issue for April 1 we took occasion to note that a project was on foot at Fredericton, to secure authority from the Provincial Legislature for the insuring of property by the city corporation. It was foolishly argued, that inasmuch as people of the city had during nine years received only about \$5,000 annually from the insurance companies and had paid in premiums about \$18,000, there would be a great saving for the city to become its own insurer. We pointed out the fallacy of such reasoning, inasmuch as any day a big fire might occur, reversing affairs and scoring a balance against the companies. Now, suddenly, a \$20,000 fire occurs which, the *St. John Telegraph* says, would have swept the entire town had a stiff breeze been blowing instead of the fortunate calm which existed. With rotten fire hose and defective fire apparatus to work with, it is evident that only good luck or Providence saved the city from a great conflagration. As it is, the insurance companies stand in the gap for about \$10,000, which, on the "self-insurance" plan, would have come out of the people's pockets by way of the city treasury. Self-insurance may, in a day, anywhere, be changed to self-destruction.

**An Attempted
Fraud
Checkedmate.**

A CASE illustrating the wisdom of taking time to investigate even a small fire loss, and also the confidence of certain people that they can easily "beat" an insurance company, came to light in this city the other day. Not very long ago, a French Canadian woman, of the *habitant* class, approached the French agent's desk of a leading English fire company, and applied for insurance on her dwelling and furniture, situated in a parish about thirty miles from Montreal. A detailed description of the property and its location was intelligently given by the woman, a diagram made, and, very naturally, the insurance effected, the amount being for \$1,000, for which the regular premium was promptly paid. About a month later, the same woman presented herself, in great apparent distress, saying that the house had burned down and everything excepting the clothes worn by the family destroyed. She pleaded pressing need of the money, and urged immediate payment. When informed, with suitable sympathetic assurances from the agent, that an adjuster