

to the exact status of your financial affairs, it seems best, in order that the interests of the policy holders of this state should be fully protected, that the renewal license of your company be withheld pending an investigation which I have under consideration of your company's affairs. I shall endeavor to visit the office of your company some time during the coming month of April for the purpose of entering upon the proposed investigation."

After such an ominous warning having been given on the 20th March, with intimation of a coming visit in April to enter upon an investigation, the complaints of "over haste," of "sudden action which was arbitrary," made against the Commissioners of Minnesota and Wisconsin turn out to be without justification.

Commercial Travellers' as Accident Risks.

At first sight a commercial traveller would appear to most persons as a more hazardous risk in the accident sense than other classes. The secretary of a Commercial Travellers Accident Association read a paper at the International Association of Accident Underwriters, in which he pronounced this class as better than average risks. He is reported in "The Standard" to have said;

"One person in 8 is said to be annually accidentally injured, taking people at large as a body, without regards to habits or occupation. By separating this body of people into different classes, according to occupations, the liability of the unit of that body to accidental injury is increased or diminished by the hazard of his occupation. In this separation into classes the occupation known as commercial traveller forms a division by itself, not extra hazardous, not hazardous, not even ordinary, but preferred.

During the six years the Commercial Travellers, Eastern Accident Association has been in existence the ratio of paid claims to membership has been as follows:

First year	1 to 44	Third year	1 to 25	Fifth year	1 to 25
Second year	1 to 22	Fourth year	1 to 22	Sixth year	1 to 22

In this connection it is interesting to compare the experience of an older fraternal accident association for commercial travellers. Starting its first year with a ratio of 1 to 46, the second year it is 1 to 25, the third, fourth, and fifth years 1 to 26, the sixth 1 to 28, and at the end of its eighteenth year 1 to 18. So it would seem that among insured commercial travellers the ratio of accident, instead of being 1 to 8, is about 1 to 20. As a matter of experience in the association which I represent the accidents due directly to the occupation of the members do not exceed one-tenth of the total from all causes. Apparently, therefore, the judgment which included the commercial traveller with the preferred accident risks was not far out of the way."

The explanation given is, that a commercial traveller has need of taking better care of himself, he must keep his health good, his head clear, and we may

add, his travelling experience teaches him to avoid conduct of a risky nature, such as is often fatal to the inexperienced.

Punch's Idea of Canadians.

Some years ago the officer in charge of the Canadian Wimbledon team noticed several ladies looking at him, as he sat outside his tent, with eyes expressive of intense surprise. He gallantly invited them to partake of iced lemonade, the heat being oppressive. They stated that they came expecting to find him a Red Indian chief, as he was in command of Canadians, who they thought were redskins. He soon disabused their minds. But no wonder such absurd notions prevail when Punch represents Canada, as in a recent cartoon, as a Red Indian dressed in skins, feathers and war paint, armed with a gun such as any savage would scorn. The cartoon is intended as a rebuke to the British war office for declining any further troops from Canada, but, if Canadians were as Punch represents us, the war office might well refuse any offer of the kind. After the brilliant services of Canadians in South Africa, and their appearance before the King, it is deplorable for so widely read a journal as Punch to represent Canadians by a theatrical Red Indian. It would be quite as appropriate to represent Englishmen by an ancient Briton dressed, principally, in blue paint or dye.

Exhibit of Uninflamable Wood.

The losses in Jacksonville include \$165,000 on churches—impartially distributed among denominations.

Fire is no respecter of saints or sinners, but burns both when in its way, remarks our Baltimore contemporary. On the other hand it is said that the poles of the Southern Bell Telephone Company throughout the burned district escaped almost unhurt owing to having been creosoted. If that is a fact it ought to suggest the precaution of creosoting in many other exposures. Creosoting is all very well in its way, which is a very narrow one at the best, and highly uncertain and temporary one as a fire protection to wood. The supports of an old railway bridge in England were badly burned some time ago although they had been creosoted. The only known process for preserving wood ignition by heat or flames is the electrical fire protection system which is not uncertain, or temporary but reliable under the severest conditions. Fire insurance, that is, insurance against fire; and fire insurance, that is indemnity against pecuniary loss by fire, are very different affairs, but they are so co-related that if all wood used for constructing purposes were insured or protected against fire by the electrical process, the other form of insurance would have its losses record reduced.