

pany there, and was engaged in pouring a cup of gasoline into a can. As he did so he half turned around, and accidentally touched his elbow to an electrical apparatus which was in active operation. The current shot through his arm, and the sparks flying from his finger ends were sufficient to light the gasoline. An explosion followed, and in a few moments the entire building was in flames. Luckily, the factory was insured to within a few thousand dollars of the amount of the damage."—*Milwaukee Sentinel*.

BRITISH FIRE PREVENTION COMMITTEE.—The Executive of the British Fire Prevention Committee has pleasure in announcing its arrangements for the impending session, which will comprise some features of more than ordinary importance. The International Fire Exhibition at Earl's Court, which has been organized under the auspices of the British Fire Prevention Committee, was opened by H. R.H., the Duke of Cambridge, K.G., on May 6th. The Committee's testing operations will recommence at their private testing station on June 1, and will, this year, comprise several tests with floors and partitions. The International Fire Prevention Congress, convened by the Committee, will be opened by the Right Hon. the Lord Mayor on July 7. The Association of the Chief Officers of Professional Fire Brigades hold their annual meeting in London at the invitation of the British Fire Prevention Committee on July 9. The National Fire Brigades Union will arrange its annual competitions in connection with the International Fire Prevention Congress, to commence on July 10. The International Fire Brigades Council will meet at the invitation of the Committee in London on July 11.

WHY THE FRATERNALS ARE DOOMED TO RUIN.—From the "Criterion Chart," quoted by "The Underwriter's Review," covering the financial condition and business of fraternal and corporate assessment associations for 1902, compiled by Abb Landis, we learn that 154 fraternal and 58 assessment associations had certificates in force amounting to \$6,787,656,222, while the legal reserve companies to the number of 68 had in force policies amounting to \$9,008,723,885. The gain for the former was \$501,515,868 and for the latter \$902,099,141. With about three-fourths as much insurance in force the number of lapsed certificates of the fraternal and assessment associations was 432,78, as compared with 323,595 policies in the legal reserve companies. The total reserve or emergency funds of the fraternal were \$12,971,604, while the reserve fund of the regular companies was \$1,758,216,940. That is, with seventy-five per cent., as much insurance in force as the regular companies the fraternal and assessment associations had only about three-fourths of one per cent. as much "reserve and emergency" funds as a guaranty for policy payments! The more than one and three-quarter billions of reserve held by the regular companies is the full mathematical equivalent of present policy obligations and with current premiums provided for would pay every policy, at maturity if all the companies were to cease writing new business to-morrow.

TARGET RISK, tar'get risque, n. [Idiom, fire insurance.], from "Rough Notes." 1. A risk or line of such proportions that all authorized companies carrying lines to their authorized limit are not able to furnish full indemnity. 2. A surplus line. 3. The first question that a new company in a strange land must face is how much it wants on all the target risks in sight. The more it wants, the better will be its reception and the more it will be made to feel at home and the more certain it will be to have a hot old time. It does not take a very experienced insurance marksman to hit a target risk right in the bullseye, and, vice versa, it does not take a very clever target risk to hit a company for a 70 per cent. loss. 4. Target risks are also gape-seed (Ceres Bot. Chap. XXII) for the benefit of sight-seeing visitors. Of course, this is not so much the fact that these lines are such insatiable insurance propositions as it is because of their great area or altitude. 5. Target risks and the attendant annoyance and worry because of the inability to secure sufficient insurance are among the penalties of wealth.

Correspondence.

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

A MONTREALER'S IMPRESSIONS OF CITIES IN ITALY.

MY DEAR MR. EDITOR:—

Although I am still handicapped by writer's cramp, from which I was suffering when I started, and consequently am doing as little writing as I can get off with, I feel that I must keep my promise to send you a few lines on my impressions here.

There were three things which impressed me very strongly throughout Italy, and these were the excellence of the street paving; the abundance of the water supply, and the thoroughness of the scavenging. In Naples, Rome and Florence it is the same. The streets are paved with (as a rule), massive granite blocks—not blocks such as we use, but stones similar to what we employ in building, 2 to 3 feet long by 12 to 18 inches wide, and any way from 6 to 9 inches thick. These are laid with the same care that our masons set cut stone (often clear from house to house, so that there is no curbstone required for the sidewalk portion), and usually, on what ladies call the bias. The appearance of permanence, which these pavements present, is very striking, and facilitates, as you may easily imagine, street sweeping and washing.

I had heard so much criticism of the customs of the Neapolitans, and the condition of their streets, that I was prepared to concur in the general verdict; but a somewhat exhaustive inspection of some of the most maligned portions of the city filled me with surprise, not at their dirtiness, but that they were not more dirty—Belgravia and Whitechapel must not be judged by one standard. It is their relative condition, taking into account their several opportunities, that must be noted.

Now with reference to the congested portions of Naples. I imagine a district as large as St. Lawrence ward, with no street in it over 15 feet wide, most of them not over twelve, many of them 8 and even less, having houses on each side 6, 7 or 8 stories high forming solid blocks between street and street, except occasional central court yards, with no approach to back yards or gardens, and each story of all occupied by one to four families, with no "Modern Conveniences," in their dwellings—the street, paved solidly from side to side with such stones as I have described, sloping to the centre, where every few yards there are openings, about "8 + 2," to receive all sewage into the underlying drain—and say, if you can, that tidiness could be looked for under such conditions—and yet such is the system of continuous scavenging and flushing, that with very little care you could traverse them all without soiling your shoes. This brings me to the question of water supply—I have said, it is abundant, it is more. It is free. The Neapolitans have, apparently, had the good sense to regard the water supply as such a municipal necessity of the drainage and dealt with it in the same way, and the result is that water is running freely from street pumps all the time—running in and overflowing from large public wash tubs (stone erections), playing from fountains everywhere—and the purist fresh water in the country. It is the same in Rome. There is more water used in the public fountains in Rome in one day than is used in the whole of Montreal in six months. Between the constant sweeping there, that goes on in the smaller streets of Naples, and the abundance of water for flushing purposes, I think its congested districts are cleaner than similar districts with an equal population,