trust or combine within the meaning of the Anti-Trust law, to control the cost of insurance, and the plaintiff is not entitled to an injunction, as prayed for in its petition."

Why a body of fire underwriters should be open to prosecution for associating together to collect statistics, to exchange experiences, and to regulate and maintain the rates for which they will write insurance, is incomprehensible. The fire business is open; competition is free; companies are powerless to compel property owners to insure; policyholders are directly interested in such rates being maintained as will enable companies to fulfil their contracts, pay expenses, and remunerate the capital engaged in the business; under such conditions it is tyranny to prevent underwriters associating to protect their interests, and safeguard also those of policyholders.

Does Water Feed a Fire?

This seems a strange question but a writer in the "Scientific American" says:—

"It seems to me about time that the practice of using water in trying to extinguish fire in buildings should cease. Why use an element that assists combustion, in trying to destroy combustion? In theory, water destroys fire very well, in practice it does not, owing of course to the impossibility of reaching the flame, thus feeding the same and adding to the danger. What a magnificent chance for inventors to bring out something practical to destroy fire, and also a way to apply same, so it could be used by anyone, and not require an expert."

The writer gives the editor an opportunity for a highly interesting reply to following effect:—"We are aware that there is a popular impression that water thrown upon a fire assists the conflagration under certain conditions. We, however, are also aware that chemists do not consider this to be a fact. Water cannot feed a flame unless it is separated into its constituent gases, oxygen and hydrogen. Water is the most destructive to fire of any liquid which can be commanded in sufficient quantities for such a use, since it contains all the oxygen it can hold. The question, then, resolves itself into this: Can water discharged upon a fire be separated into gases so as to feed the flame? The probabilities are decidedly against this. Water is every day separated into its constituent gases in all our cities in the making of water gas, as it is called, so that the problem of accomplishing this is well understood. For the beginning of dissociation a temperature of 2,200 deg. F. is required. The dissolution is complete at 4,500 deg. F. It is very safe to say that these temperatures are not possible in the open air. The only substance besides water to be used for putting out a fire is carbon dioxide, a gas most efficient for this purpose. It is the basis of all chemical fire extinguishers. The difficulty in its use is to place it where alone it can be of service, at the very base of the flame. The strong ascending currents of hot air divert the steam of carbonic acid gas, and it does not easily accomplish its object." We venture to say that no person ever saw the water poured upon a fire disappear in a gaseous form otherwise than as steam. The writer in "Scientific American" contradicts himself flatly, he first says, "water does not destroy fire owing to the impossibility of reaching the flame," then he adds, "thus feeding the flame and adding to the danger? Now, if water does not reach the flame how can it feed it?

Liability Insurance Reserves.

The Fancher bill establishing new reserve requirements for liability insurance companies has passed both houses of the Legislative, State of New York, and is before the Governor. It makes the following addition to the present law which is indicative of the direction in which legislation in regard to casualty insurance is trending:

"There shall also be charged as a liability to each company which undertakes or writes insurance under subdivision 3 of section 70 of this Act, whether organized under this or any other State or country, a further reserve as hereinafter provided. For the purpose of computing said reserve, each such company shall, on or before the 1st day of October in each year, state in writing to the Superintendent of Insurance its experience in the United States during a period of five years commencing eight years previous to the 31st day of December of the year in which the statement is made, in the following particulars, namely: The number of persons reported injured under all of the forms of liability policies, the number and amount of all claims against policyholders settled either by payment or compromise, the number and amount separately of all suits or actions against policyholders which have been settled, either by payment or compromise. Each such company shall thereupon reserve upon all such policies (1), for each suit or action pending which is being defended for or on account of the holder of any such policy the average cost thereof as shown by the experience so stated, and (2), for injuries reported under such policies at any time within eighteen months, the average cost for each injured person as shown by said experience. From the sum so ascertained the company may deduct for each claim paid or settled the average claim cost determined as aforesaid, and for each suit pending for injuries included in the reserve, the average suit cost, determined as aforesaid. Any company which now issues or shall hereafter issue liability policies as aforesaid, and which has not been engaged in liability underwriting for eight years, shall, nevertheless, until such