Yale University Insurance Course. The committee which is co-operating with the authorities of Yale University, in connection with the above course, announce that Dr. Brandreth Symonds, medical director of the Mutual Life Insurance Co., and secretary of the Medical Directors' Association, has been selected to deliver the address on "Medical Selection" bulletined for May 9, and that Mr. Geo. P. Sheldon, president of the Phenix Insurance Co., of Brooklyn, will deliver the special lecture on "Fire Insurance" listed for May 23. The death of Captain W. H. Stratton necessitated a new selection for the lecture on "Fire Protection," and the committee has secured the services of Mr. H. C. Henry, Chief Inspector of the St. Louis Fire Preventive Bureau, and secretary of the Board of Appeal, City of St. Louis Building Department. This lecture will take place on February 1. The foregoing appointments complete the list of lectures.

The students who are taking the course have recently been examined with respect to the lectures in the first term, and with one exception all passed the required standard. One of the students who was asked to define the duties of Actuary of a Life Insurance Co. gave a reply, which some may consider humorous, and others not far from stating the exact facts. His answer was: "The Actuary is the slave of the Home Office, and is the one that applies the formulas."

The Canadian colleges will have to adopt an insurance course as part of their curriculum, in justice to the young men of this country.

Philadelphia's Unwisdom. The municipal insurance delusion has broken out in Philadelphia, owing, it seems, from a contrast being drawn between the premiums paid for fire insurance last year, and the amount received as indemnity for losses. As is so common with the unthinking, no consideration has been given to the expenses of the fire companies, nor any regard paid to the ever-present imminence of conflagration by which years of premiums might be swept away in a few hours. The Mayor of Philadelphia has addressed a letter to the City Council, on this topic, in which there are some remarkable assertions. One of these reads: "I am quite sure it is unnecessary for us to carry insurance on a number of properties that we are now carrying it on." This opinion shows that the Mayor has an idea as to his responsibilities as a trustee of public property which business men will regard as most reprehensible. Does the Mayor regard it as unnecessary to carry insurance on his private properties? He advises that instead of paying fire premiums, the money be invested until $250,000 be accumulated to meet losses by fire in city properties, and "the balance of the accumulation used from time to time in retiring the civic debt." If the citizens of Philadelphia are wise they will do with city properties as with their private ones, and leave the business of fire insurance to be conducted by companies that understand its exigencies and provide for meeting losses however great as they occur.

Acetylene Gas Explosions. It is only fair to the manufacturers of machines made to supply gas known as "Acetylene," or "Siche," to say, that all the fatalities caused by the explosion of these machines have been the result of gross carelessness, such as led to thousands of deaths by the explosion of ordinary coal gas, and by its escape into sleeping rooms. At the same time, all new instrumental appliances of this nature require care, as do the older ones, for wherever there is an apparatus for supplying light there is an element of danger. The old time candle had a bad record as a fire producer. Even the night-light, which few now living ever saw, consisting of a tiny disc and wick floating in a cup of oil, was occasionally guilty of arson. As to lamps, their criminal record as incendiaries, is appalling. Coal gas chandeliers and meters have started fires that destroyed millions of dollars worth of property, and killed many thousands of victims. All these accidents, so-called, arose from persons handling apparatus improperly from ignorance, or carelessness. It is in the interest of manufacturers and vendors and users of the new forms of gas machines that the risks attendant upon their being handled by incompetent, or careless persons should be made known. We are not all mechanical experts, and we may say, no domestics are to be trusted with anything of a mechanical or chemical nature, which can possibly do damage by careless handling, or ingenious blundering, as the following illustrates: A woman living at Tompkinsville, Staten Island, was using roach powder about her kitchen. To illuminate a dark corner, she lighted a piece of paper that set fire to the powder which proved to be so inflammable that the kitchen was ablaze in a moment.

THE GUARDIAN'S IMPORTANT CASE.

The judgment reported on page 5 in this issue, of Lewis, against the Guardian Assurance Company, and MacPherson, against the Guardian Assurance Company, which was decided in the Supreme Court in New York City, last week, is one of great importance to every Canadian Fire Insurance office. It appears that the officials dealing with insolvencies or financial embarrassments, claim that, in the event of a loss, the insolvency of the Company creates a jurisdiction in the State of New York whereby they could force the trial of any insurance company covering property of the Company in Canada, notwithstanding the fact that such insurance was issued on property situated in this Province, contract made here and practically the parties interested all living here. Judge Barrett who has had an experience covering fifteen years in the State Supreme Court, who tried the case, is an eminent authority, and he refused to allow the jury to pass upon it the case, holding that the Court had no jurisdiction.