A Million Accidents are thus classified and published in "The Surveyor:

Percentage.	CAUSES OF ACCIDENTS.	Number Injured.
21.2	Hazard of Falls—On stairs, pavements, chairs, ladders, through trap-doors, etc.	212,000
10.1	Horse, Carriage, Wagon—Runaways, runovers, horse kicks, horseback riding..	101,000
9.9	Laceration of the Body—Cuts with glass, edge-tools, machinery, hooks, etc	99,400
8.6	Bicycle—Collisions, breakdowns, headers..	86,000
5.7	Smashed Finger—All sorts of smashes.. ..	57,000
5.1	Hit by Something—Falling objects of innumerable variety..	56,500
4	Street Cars—Collisions, runovers, etc. (Accidents to employees not included).. ..	39,900
3.5	Railroads—By and on trains. (Accidents to employees not included)	35,100
3.4	Burns and Scalds—By fire, hot fluids, molten metal, etc..	34,000
2.5	Athletics—Injuries in athletic games	25,000
2.4	Eye—External injuries of all kinds..	24,500
1.5	Stepping on Nails—Including tacks and sharp pieces of metal..	14,500
22.1	Miscellaneous — Slipping on stones, etc., drowning, gunshot wounds, blood poisoning from injuries, assaults by thieves, lightning strokes, injuries in elevators, automobiles, sprained ankles, etc.... ..	220,800
	Total..	1,000,000

President Hart, at the Convention of Insurance Commissioners, had a word to say about Fraternals: "The primary weakness of the managers has been inadequate rates and a disposition to feature endowments and insurance inducements requiring fixed actuarial loadings. The mathematics of the actuary cannot be erased from the fraternal horoscope; if the normal death rate is maintained it must be by heroically closing the gates of membership, except to selected risks. A continuing mortuary record of 3 per cent. in excess of standard tables will float the skull and cross bones as the insignia of any system. The grip and pass word must not be more potent than the medical examiner. The theory of a 'reserve in the pocket of the membership' must be abandoned.

"Efforts to remedy defective conditions will have to be supplemented by a recasting of rates in organizations that, because of inadequate assessments, are struggling to live like forest leaves touched by the early chill of September. A supervision and a code of laws that will enforce an actuarial reckoning with mortality, that will bridle selfish management, that will elevate the standard of solvency, that will prevent organizations of experiment and imposition, will compel such readjustments as to preserve those companies that have any sane reason for existence, and close up those that are now on crutches, limping within the portals of the bone yard."

PERSONAL.

Mr. Geo. Allen, inspector of The Standard Life Assurance Co., has just returned from a two months' trip in Newfoundland and the Maritime Provinces. Mr. Allen reports that the establishment of the steel industries, and the great progress made in mining in the Maritime Provinces has infused new life, and that an area of progress and prosperity seems to exist. He also states that there are signs of good times in Newfoundland, and, that with the general prosperity of the country the life business is also increasing.

Correspondence.

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

NEW YORK INSURANCE LETTER.

New York, October 8, 1902.

Much interest has been excited in fire insurance circles in this city, on account of the affairs of the Anchor Fire, of Cincinnati, which started some months ago, apparently with good prospects, and at once obtained representation here, writing a large amount of business. On examination by the Insurance Department of Tennessee, the Anchor's capital was found to be badly impaired, and it has thus been thrown out of several States on the strength of the report rendered. It is understood that the managers of the Anchor Fire declare it is all a mistake, and that the forthcoming examination by the Ohio Department, which they have invoked, will show that the Company is really solvent. The trouble, undoubtedly, all grows from the usual mistake made by newly started fire insurance companies, that of too great greed in seeking new premiums. Any fire insurance company, new or old, can have about as large a premium income ae it chooses by accepting any and every sort of risk. However, it must remember the liability which it will shortly pile up in heavy losses, which are likely to swamp it, unless there is an unlimited amount of money at its back. The affairs of the Anchor recall the experience of nearly every new company which has been started in recent years, almost everyone being forced to re-insure and retire. There is room for a number of new companies which should be started and controlled by the right sort of management, for under no other circumstances can a company succeed under prevailing conditions and with the present evils surrounding fire insurance. This leads to the thought that with prospects a little better as to fire insurance rates, and considering the favourable experiences in New York City, it is a good time for outside companies, which have any idea of entering New York, to do so. We believe that several strong foreign companies could now establish a foothold in this country, and obtain a good and fairly profitable business. Canadian companies have never been much inclined to visit the United States, but it is possible that with the improving outlook, some of them might be tempted to join the Western and the British America in a campaign for business in the States. Canadian life companies have been well received here, and there is no reason why fire insurance companies from the Dominion, if managed here with their well-known conservatism at home, might not have an equally favourable experience. The figures of the fire insurance companies doing business in this country for the first six months of the year show a decided increase in income, and many exhibit an improvement in surplus and general financial standing. The wide-spread business prosperity has called for increasing amounts of fire insurance, and there really has not been sufficient capital to take care of the enlarging business. The fire companies are now watching anxiously the strained situation in Wall Street, for upon the course of securities between now and the end of the year will depend largely the showing which they are able to make on January 1, 1903. Prompt payment of life insurance claims is now very general among the companies, but one of our great New York corporations is apparently entitled to the prize for quick settlements. It is reported that this great Company paid every claim during the month of August, within one day of the receipt of proofs of loss. In many