

insuring of the coal, stores, etc., did not constitute a breach of the warranty, so the appeal was dismissed, and the ship owner was awarded his claim. Although the Master of the Rolls declined to give a decision on the point, not being really involved in the case, he was manifestly of opinion that in an insurance policy the word "ship" includes its coal and stores of all kinds needed on a voyage. All ambiguity could be got rid of by using the words "ship, ship stores, fuel, etc."

The *Pall Mall*
gives good advice.

THE *Pall Mall Gazette*, though not the brilliant and influential organ it was some years ago, is still a powerful paper. We were glad to read in a recent issue an article taking English people sharply to task for caring so little for life assurance, being especially severe on those who take out a small policy in early life, and not increasing the amount when prosperity has enabled them to pay much larger premiums. It addresses a supposed offender of this class as follows: "You increase insurance on your stock as it increases in value, yet you refuse to increase the amount of your life insurance as you advance in years, and you become more valuable; your stock need not be destroyed by fire, but you are bound to die." We agree with the *Pall Mall*, that, as a man's capacity increases for carrying more life assurance, he should add to its amount to some extent, as the discrepancy between the income of his family in his life-time, and what it will be when he is removed, increases in proportion to his growing prosperity, unless he enlarges his life assurance. The point taken by the *Pall Mall* is an excellent one. As a man's income increases, the temptation is very strong to live in a more costly style. As this goes on, his family becomes accustomed to comforts and luxuries which more and more unfit them to meet the battle of life under adverse conditions, such as they are liable to be subjected to by the bread-winner's removal. It is a cruel thing to rear a family in such circumstances, and provide for their having only a very inadequate maintenance in case of bereavement. As men's incomes go up step by step, they should increase their life assurance in some proportion to their prosperity.

WHOLESALE INCENDIARISM.

The black cloud of incendiarism, which has hung like a pall over this country and the United States for so long, and with such depressing results, is at last beginning to show signs of breaking up. A flood of light is certain soon to be thrown upon the operations of a larger number of incendiaries than were ever before charged with the crime of arson. Whether the men in custody were working in concert is unknown, but the evidence in hand indicates their being associated, and it is very significant that, at this time, there are men in custody in New York, Buffalo, Toronto and this city, whose methods were identical. The mode of operating was a striking illustration of "a little learning" in chemistry being "a dangerous thing." The criminals first soaked a floor with coal-oil; then sprinkled it with a powder which bursts into flame when

touched by sulphuric acid; then an alarm, or time-clock, was placed with a small cup of this acid so suspended as to be upset when the alarm was sprung, so that, at any fixed hour when premises were empty, a furious fire would burst out, and make serious headway in a few minutes, leaving no trace of its origin. But where would be the profit of this, it may be asked, for the property burnt would be worth more than the insurance? In these cases, however, the property insured was *not burnt*. The fraud on the insurance companies was carried out by the following plan. One man designing the crime asked a friendly storekeeper to take charge of \$1,000 or \$1,500 worth of furs, or other goods. The articles when received were then insured for more than their worth. The intending criminal would have a key of the store by which some night he would get access to his goods, and in cover of darkness remove them. This done, he would prepare a fire, as we have described, to break out several hours after he had been on the premises, and the flames would be so fierce from everything being saturated with oil, that no trace of anything would be left, or could be left. The insurance money then was collected for goods burnt, which, when the fire occurred, were safely stored elsewhere in the owner's premises, the fire being set at a store borrowed for the purposes of the crime. Some dramatically interesting evidence about these operations will come out on the trial of the eight men now in custody in this city, the leader of whom—for they were an organized gang—is believed to have practised incendiarism for fifteen or more years, in this city, in the suburban villages, at Ottawa, Buckingham and Quebec. We believe it will be shown by the evidence that, in one case a fire so arranged was set, and discovered only by accident, or providential interference, which had it started as arranged, would inevitably have resulted in the cremation of the tenant of the premises, a fact quite well known to the miscreants whose design was frustrated. True bills have been found against them. The two implicated in the Boyd fire have confessed. One of the Toronto miscreants has also confessed, and one of the New York gang has taken this course to secure a light sentence. The subject is arousing universal attention; the insurance companies are now known to have been justified in ascribing a large number of fires to incendiarism. Professor Goldwin Smith, a most humane man and a liberal philanthropist, has written a letter to the Press, denouncing arson as morally worse than murder, since the destruction of life it entails, either directly or indirectly, is indefinite." The *Mail and Empire* advocates the death penalty being inflicted on incendiaries, and all who know what terrible tragedies have occurred, and are always liable to occur, at fires, must admit that this crime needs to be stamped out by the sternest measures. Mercy to criminals of this class is cruelty to the innocent. If incendiaries object to extreme sentences, they should avoid risking them. "Desperate diseases call for desperate remedies." The prevalence of incendiarism makes the situation desperate. We look with confidence to the law being so applied as to bring about the remedy needed.