

fire in Egyptian and Indian cotton, and the frequency of same in the case of the American article. Let those in the business now decide upon the best and safest method of packing and storing cotton, and when this is done, make the liability of the fire companies dependent upon the owner's conformity to the requirements of the underwriters. If the superior packing of the cotton exported from Egypt and India accounts for the comparative freedom from ignition it enjoys, surely those who deal in this great staple of trade between the United States and Great Britain will be found willing to depart from the methods of baling adopted by their great-great-grandfathers. Insurance companies are said to have lost much money insuring cotton, and they cannot be blamed if they now stand firm and insist upon adequate compensation for the risks assumed. Then the cotton men have their remedy—if they do not like the rates they can go without insurance, or devise means for the better protection of cotton while in store, or in process of shipment. Many shipmasters can testify to the danger concealed in the coarse, jute-covered bales which so frequently form the principal part of the cargo of ships leaving American ports.

The writer of this article recalls having seen in 1884 a four-masted iron steamer, bound from New Orleans to France, arrive at Bermuda in distress. She was cotton-laden and on fire. There was no sign of fire observable to those on shore, as the steamer entered the bay. But when the hatches were removed, clouds of smoke told of the danger lurking in cotton bales stored 'tween-decks in the hold of the ship. Before the fire could be extinguished, the assistance of a large force of sailors from Her Majesty's Dockyard had to be obtained. The bulk of the cotton was thrown overboard, and in salvage and other expenses the marine underwriters disbursed over \$20,000.

How many ships reported "missing" have been burned at sea will never be known; but it is certain that the dangers from fire to cotton when stored at Hoboken or Liverpool exists long after the highly inflammable bales are lowered into the holds of a ship.

Under the circumstances narrated of the recent terrible fire, reiteration of some of the sensible suggestions made in 1898 at a meeting of the British Prevention Committee is timely. No one will question that the spread of a cotton fire can be limited by giving more attention to the packing of bales. The recommendations made by the B. F. P. C., briefly stated, are, "that no dirt, sand, or foreign matter be allowed to find its way with the cotton fibre into the compressed bale, as the foreign substances, friction and a change of temperature may cause combustion;" that greater care be exercised in the means of transportation, and that "the round or cylindrical bale be entirely substituted for the old, huge, 'turtle-back' bale hitherto seen at warehouse or mill." It seems that, in loading and unloading these bales, a free use

of hooks reduces them to a ragged condition, and this very raggedness adds to the risk of conflagration, and feeds the flames when fire occurs. Any one who has wandered about wharf or warehouse where cotton is being handled will have noticed that source of danger—the occasional broken bale.

For many years writers upon insurance have been pointing out that the use of some non-inflammable covering instead of coarse jute would remove much of the danger incidental to storage of cotton, and would probably avert the destruction of many a fine ship. Pipe-smoking in the vicinity of cotton packing is also a common source of danger, and it is quite likely that a large number of serious cotton fires could be traced to the ashes of burning tobacco dropped by careless workers into cotton bales. So much has been said and written about the greater freedom from fire in cotton shipped from Egypt and India that it ought to be easy to bring about a general revolution in the American system of packing and loading cotton.

The entire subject is one of absorbing interest to underwriters, and the belief that cotton caused the calamity at Hoboken is likely to lead to another discussion of fire risks in cotton. That these risks can be minimized has been frequently shown, and it is the duty of the government to insist that every precaution possible be adopted in the compression, baling, storing and shipping of the dangerous staple, so that it may be made less of a menace to life and property on land and sea.

ACCIDENTS AND DAMAGES.

How widely divergent are differences of opinion upon every topic under the sun, including that of compensation for personal injuries.

There are persons, we depart from the intention of saying the vast majority, whom no amount of monetary gain would induce to undergo personal mutilation, whereas, as is proved by the experience of accident companies, there are others who for trifling sums are quite prepared to lose a limb. Quite outside of this consideration, the assessment of damages for accidental personal damages presents numerous difficulties, and to arrive at a fair estimate, having regard to the loss and suffering caused to the victim, as also to avoid levying an excessive penalty upon the party responsible for the accident, as in the case of a railway company, is all but impossible. At the least all which can be expected is a very rough and ready kind of justice. Where there has been malingering, false representations, and conspiracy, excessive amounts may be paid, whereas in other cases of honest and bona fide claims the sum awarded may be altogether inadequate, providing no adequate measure of compensation for life-long injuries and suffering. Our belief is that in bona fide cases, reference