the other case a special agent made an inspection for his own satisfaction, by which he found serious defects in the electric wiring that had not been considered in making the rate. These had to be remedied. Suppose, however, these inspections had been done negligently there might have been a case of "mysterious explosion," and of "fire from cause unknown."

The necessity not only of strict but expert inspection is manifest by there being occasionally disclosed a double line on and in a building shown in office maps as having double fire or party walls where none exist. Policies sometimes describe a building as brick which is a frame one recovered with bricks. One source of danger, not named in the paper before us, calls for special attention by inspectors of fire insurance companies. We allude to the heating arrangements of premises, more especially the location of sheet iron piping used for connecting furnaces and stoves with a chimney. As these appliances are very commonly in charge of domestics who, from ignorance, or a desire to save trouble, often do the "stoking" of a furnace or stove in such a way as to make the piping red hot. As the pipes in numberless premises run quite close to timber work, unprotected by a shield of tin or zinc, the conditions are highly favorable for the outbreak of fire where it is not desired. When a furnace is left late at night full of fuel, with the draught on, especially when the ou side temperature is arctic, there is sure to be intense heat generated in a few hours, then, if the piping runs near wood work there is an excellent opportunity for a fire commencing when the inmates are asleep. Two costly residences in this City had this experience last winter which fortunately had no serious result owing in one case to the smoke alarming the watcher in care of an invalid, and in other to its early discovery by an inmate arriving home after midnight. The suggestion is made that inspections of properties should be conducted by a bureau or association organized for this work, to be amply equipped to make systematic inspections, reports of which should be sent to subscribers. The efficacy of inspections is apt to be lowered by the severity of competition. When an inspector points out something to a policyholder needing removal, or improvement, because it is a source of danger, he has been known to hear a reply intimating that, if his company objected to the risk there were others who would cover it. The following shows the work last year of the inspection department of the Boston Board of Fire underwriters:

The total number of inspections made during the last twelve months was	7,861
Buildings found in good condition	6,689
In fair condition	1,145
In bad condition	77
Number of buildings in which improvemets were made.	2,598

Attention was called last year to the effect of the Board's system of inspection as tending to reduce steadily the number of buildings in a bad codtiion from the point of view of fire hazard, and the increasing numbers found to be in a good condition. This tendency still continues, with the posssible gnal result of making it a rare exception to find a building in the business section of Boston which, from the indifference or carelessness of those occuying it, will be in as unsafe a condition, from a fire point of view, as many of our buildings were a few years ago.

COPIES OF LETTERS *re* LIBEL AGAINST NORTH AMERICAN LIFE.

Toronto, 28th Nov., 1901.

MR. WILLIAM MCCABE,
Managing Director
North American Life Assurance Company,
Toronto, Ontario.

Dear Sir,—Mr. J. F. Junkin, managing director of the Manufacturers' and Temperance and General Life Assurance Company, of this city, informs me that he has inspected your company's Profit Register, and finds that an anonymous typewritten document, which I used while superintendent of the Manufacturers' Life Assurance Company, referring to Investment Policies issued by your company, to the Rev. John Hunt and Mr. Gilbard, and also investment policies issued to others, and which occasioned the pending action for libel and slander against me, was grossly incorrect, erroneous, misleading and disparaging, and also calculated to injure the good name and well established reputation of your company.

This document I received from the representative of another Life Assurance Company, who assured me it was correct.

I regret exceedingly that the said document received, should have been used by me in the way above mentioned.

I will do all in my power to undo the injury and injustice its use may have done to your company.

I am no longer in the employment of the Manufactures' Life Assurance Company, but am now representing another company.

Respectfully yours,
(Signed,) G. F. JOHNSTON.

Toronto, 28th Nov., 1901.

MANUFACTURERS' AND TEMPERANCE AND GENERAL LIFE ASSURANCE CO.

MR. WILLIAM MCCABE,
Managing Director
North American Life Assurance Company,
Toronto, Ontario.

Dear Sir,—You having afforded me an opportunity to examine your Company's Profit Register, I find that a typewritten anonymous document used, entirely without my knowledge, by George F. Johnston, while superintendent of agencies of my company, which referred to certain results paid under policies issued by your company to the Rev. Mr. Hunt, Mr. Gilbard, and also to other policies issued by you, was erroneous and misleading, and calculated to misrepresent and injure seriously the standing and reputation of your company, and which document has occasioned the pending action for libel against my company.

I regret the use of said document and will do all in my power to undo the injury and injustices its use may have done your company.