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## The Use of Fuel Oil.

The exorbitant price charged for coal and wood by dealers who retail fuel in small quantities has caused a large number of persons to introduce oil stoves for house heating and for cooking. We have been informed that there has been a clearing out of these stoves of all varieties and all ages and conditions from second hand stores. It is perpetual marvel how free from fires are districts where, apparently, the most risky properties are found, such as wooden houses and sheds of great age, where stove pipes may be seen thrust out of flimsy walls with very scant protection. But when a fire does break out in such places its work is rapid and thorough. In areas of this class fuel oil is being more freely stored and used and it will be remarkable if the winter passes without a considerable number of fires originated by oil stoves. "Insurance Engineering" has the following:—"That which will make for safety in the storing and burning of fuel oil is occupying much of the attention of the underwriter at this moment. The scarcity of coal has flooded the offices of boards and bureaus with fuel oil schemes of all kinds, and all clamoring for approval. Oil-burning devices to the number of fifty or more have been submitted to the New York Board of Fire Underwriters, but it is doubtful if any definite action is taken, for the present at least, by that body, certainly not along the line of approval. It is quite generally recognized that with any device, so far on the market, which stores any considerable amount of fuel oil on the premises is, *per se*, an added hazard. Prominent fire agencies and the offices of the Standard Oil Company are in receipt of hundreds of inquiries as to how much kerosene oil, for example, can be stored on the premises within the terms of the policy. The standard fire insurance policy is silent on this point, and the present emergency will doubtless result soon in the incorporation of a clause, in this document, fixing such a limit."

## A Fraternal Order Hears Good Advice.

The members of friendly societies and assessment associations are having lessons read to them which, if they have wisdom enough to heed will bring them within the lines of safety. There are, however, indications that a movement to place those Orders on a substantial basis stops their growth and soon lowers the membership. The main attraction of these societies is the alleged cheapness of the benefits they have on sale, but, if their goods are raised in price to an equality with the superior article obtainable from a life company of the highest reputation and substantiality intending insurers naturally prefer to secure the most reliable article in the market. "Leslie's Weekly" says on this question:

"The agitation among the members of the Modern Woodmen, a leading fraternal order, over the proposition for a readjustment of the rates of assessments, on a basis that it is hoped will guarantee the permanency of the order, shows the trend of events. There is only one salvation for the fraternal beneficiary orders, and that is to compel the members to pay assessments sufficiently large to provide not only for the present but reasonably for the future. It has been the claim of these orders that they furnish cheaper insurance because they simply provide for the present and let the future take care of itself. The old-line companies, under compulsory statutes, are required to set aside a reasonable amount to guarantee the future as well as the present. This is the fundamental difference between assessment and old line insurance. In the one we pay for the present, with no guarantee for the future; in the other we pay for the present and also sufficient to guarantee the face of the policy at maturity. In the former the payments at the outset are low, but they increase with the increasing risk which comes with added years, while in the latter the payments are substantially the same from first to last, with a possibility of dividends as you grow older and with the value of the policy increasing year by year. The thoughtful man provides not only for the present but for the future."