

but none, so far, have decided to stamp on the policy in plain English: "This policy does not indemnify against loss by consequential damage due to the disablement by fire of cold-storage generating plant." This endorsement would put the insured on his inquiry and would save trouble for the adjuster. Won't some company try it?—"Fireman's Fund Record."

NORTH DAKOTA'S PROBLEM.—Governor Fancher, of North Dakota, had been called upon by the Republican State Central Committee to take action in the matter of the statements made in the "Journal of Commerce and Commercial Bulletin" about the methods of the North Dakota Insurance Department. It is felt, says that journal, that the Governor should request the various insurance companies recently "examined" to give him full details as to the "examination" and the expense thereof. As the Commissioner goes out January 1 next they have nothing to fear, particularly in view of the strong public sentiment created in North Dakota by the recital of the principal facts. The history of the individual cases would prove entertaining and edifying and should be given the widest publicity. The North Dakota episode bids fair to be a live topic in insurance circles for some time to come.

SOMETHING ABOUT RE-INSURANCE.—The Hartford Fire Insurance Company has issued a circular to agents in which some intensely interesting information about re-insurance offers is given. It is signed by Secretary P. C. Royce, and says:

"It is now some years since we have asked for lists of our associates in our various agencies. Most of you, we know, represent only reliable companies. For several years small but fair margins of profit were made by insurance companies. During those years many property owners, and we fear some agents, came to feel that one policy of insurance was just as good as another. For the past year and a half insurance companies generally have been losing money heavily. The future outlook is growing darker rather than brighter. Property owners are now scrutinizing with care the character of the indemnity offered. Their attention is called to the importance of this by the withdrawal and failure of so many companies.

"Many of you would be surprised to know the number of companies in this country to-day seeking reinsurance—in some cases without cash resources enough left to pay the necessary premium. The withdrawal or, worse, the failure of a company in any agency is a positive injury to the entire agency. We are desirous, therefore, of securing the names of companies represented by each of our agents, so that we may be in a position to aid our agents with timely notice of approaching disaster, and to give them advice which may be of benefit to their agencies."

ICE FOR HOUSEHOLD USE.—The feature of the month since our last issue has been the abnormal heat, which must have given a considerable impetus to the adoption of refrigeration and refrigerators and to the consumption of ice in this country. The interesting experiment made by Mr. J. G. Bean, one of the directors of Slaters, Ltd., shows that hawkers

could make a pretty penny by selling ice during the hot weather in the London streets just as they are in the habit of selling coal in the winter months. It may well be, if such high temperatures are often felt, that the legend "Ice" will be seen in the windows of private houses as often as "C. P." or "Dust." Meanwhile we note that the secretary of a well-known firm of natural ice merchants declares that the reason why ice is used so little in private families is because they waste it. Wastefulness with ice is not confined to this country; is noticeable in proportion to the prevailing ignorance. As Mr. Stevenson also remarked, "It is wonderful how much work can be got out of a small piece of ice if properly kept." But very little pains are taken to teach the many-headed, or to advise them whence supplies can be regularly obtained. Generally speaking, those most concerned are as lacking in enterprise and as ignorant of the value of advertising as the public is of the use of ice.—*Cold Storage.*

Correspondence.

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

THE NOISES OF THE NIGHT

Dear Editor,—

You have frequently directed attention to the nuisances from which the patient citizens of Montreal suffer. Kindly arouse readers of your paper to action in the matter of the men and carts employed in the removal of the city's refuse. The noise made by these disturbers of the peace in the prosecution of their work is simply unbearable. I have tried to reason with the men who visit my particular neighborhood, but they seem to be deaf to all entreaties, and I find that throwing water and boots at them is useless and expensive. They swear at the former, laugh at the latter, and also call me wicked names.

Is there no way of putting an end to this nuisance?

Yours faithfully,

SHERBROOKE.

ENGLAND AND GERMANY.

Dear Editor,—

When the war between England and the Transvaal broke out, the feeling borne by the nations of Europe to England was no secret. In fact, it was what might be expected of most of them. The ill feeling of Germany to England, however, is much greater than is generally supposed, and its roots extend far beyond any Transvaal war, although in that war they find expression. One has only to take up a paper and read the war news—scathing, unrelenting criticism of the English on all sides. No doubt much of this criticism is deserved, but the bitterness with which all such notices are saturated, points to more than mere criticism or even temporary ill feeling. It cannot be sympathy for the smaller nation.