A novel fire insurance hazard is reported from Ripley, Ohio, where fire started, apparently from spontaneous combustion, in a sofa pillow stuffed with a substance known as kapok. This is a form of thistle imported from the West Indies, and if the fire was due to the material itself, it must contain enough vegetable oil to generate spontaneous combustion. The circumstances of the fire have been very carefully investigated and it is declared that no fire of any kind was near the pillow and that spontaneous combustion is the only explanation.

* * * *

Press notices and dispatches, as collated by the bonding department of the Fidelity and Casualty Company of New York, indicate, for the months of July and August, 1911, the following defalcations:

	July.	August.
Banks and trust companies	$ 231,898	$ 736,802
Beneficial associations	....	140,049
Public service	190,377	134,914
General business	1,303,859	142,181
Court trusts	11,676	126,396
Transportation companies	16,200	28,890
Miscellaneous	52,309	170,212
Total	$1,806,319	$1,479,444

* * * *

Recent news by mail from Montevideo indicates that the attempt to establish a State Insurance Monopoly in the Republic of Uruguay is likely to fail; in other words, the Government is credited in some quarters with a desire to climb down—with as much dignity as possible. In Montevideo it was understood that the British Minister had confidentially informed the Uruguayan Foreign Office that the British Government would diplomatically support any pecuniary claims that might be made by British insurance companies, in case the State Insurance Monopoly becomes law. If such was the case, a change in tone was what might have been expected.—Insurance Observer, London.

The agent who is wide awake for increase will be quick to realize that this is an especially favorable time for him to get earnestly and diligently "on the job" of looking after "summer lapses." This class of lapses are more accidental than intentional, the consequence of changed circumstances, situations and addresses rather than of fixed purpose on the part of the policyholders. When properly looked up and looked after, the latter are invariably quick to respond to the call for revival. Now is the time and here is the opportunity to do splendid work among thousands of good people all over the field in the line of bringing them to the front again as good, live premium-payers. At present they are simply in a comatose condition, so to speak; their policies are not dead, but only in slumberland. All that is needed to restore them to life and usefulness is for you, Mr. Agent, to follow them up afresh, apply the wire of your galvanic revival battery, and reassign them to places on your debit. Remember, always, that a revived policy is almost certain to be the very best kind of staying and paying business.—The Prudential Bulletin.

* * * *

Some sensible remarks, which deserve the widest publicity, are made by the Financial Times concerning proposal forms. While many life offices have now adopted a short and sensible proposal form, there are still a number who adhere to the old style. When a man is on the verge of taking out a policy the way should be made easy for him. He should not be worried about dates and ages and diseases of his progenitors. The great point is to get his signature to the proposal, and the shorter it is the more likely is he to make the plunge. Further, the average man has no objection to tell the doctor about himself, but he objects to unbosom himself to the agent. The question put to a man of fifty, "Have you always been of temperate habits?" might be easily answered to the medical man if there had been a period of indiscretion thirty years before, but the sight of the query in a proposal form has cooled the zeal of many a man. People do not wish to let the world know that a brother died of consumption or that his father had "disappeared;" and the companies which are awake to this natural leaning of human nature will profitably transfer all questionings of the kind to the medical referee's schedule.—The Policyholder.

* * *

The customs receipts for the Dominion for the first six months of the fiscal year were $45,306,326, as compared with $35,550,541 during the first six months of last year, an increase of $5,746,784. For the month of September alone the collections amounted to $7,710,181, an increase of $1,242,241 over September, 1910.