

**THE NEW ELECTRIC PERIL.**

We have already directed attention to the ever-increasing rate at which the incessant application of science to the ordinary business of daily existence is adding new sources of danger. It is obvious that the ultimate outcome of fresh forms of personal peril and of fresh risks to property have not only direct but also indirect and influential results, all of which are well worthy the careful consideration of those who have to make a constant study of the economics of insurance in general.

The more particular instance of the rapidly increasing peril from the application of science is in regard to the progress now making in respect to electricity in the metropolis. The Metropolitan Railway is, as everybody now knows, about introducing electric traction on their system, and, besides this, the work of the electrician is going on all around, and that at a very great rate and in a variety of ways, which have brought electricity into a thousand-and-one places, and for many uses that only a few years back would have been pronounced as all but impossible. Now, what have we to apprehend from this new form of material progress, which by so many among us—those who are little given to reflection or to go to the roots of things—is not properly considered in its true economic bearings? To understand what is most to be feared, we need only cross the Atlantic, where these very things are now being tried and proved, and that on the usual colossal scale which belongs to most things American. In the case of the Empire city, for example, there is now being sounded a very definite and very serious alarm indeed, as to the havoc that has already been wrought by the wholesale manner in which electricity has been applied, so that it has actually been said that New York has in a manner become one vast dynamo. On the island of Manhattan, indeed, it is now declared that both life and property are in constant and imminent peril. There is a ceaseless leakage of electricity from the practically countless service wires that reticulate the entire area; and, as to the famous Brooklyn Bridge, it is asserted that the electricity run to waste has quite attacked the foundations, and is, as someone has put it, eating its very heart out. The escape of electricity is reckoned as more than enough to drive several factories, and the evil is increasing. It is well known that in all installations there must always be a very considerable amount of waste that, under existing circumstances, is inevitable. It naturally constitutes a most grave source of continual peril in all places where there are many and complex installations; in other words, wherever electricity is employed, not only on a very extended scale but in a great diversity of ways. The constant leakage that goes on, and for which, at present at all events, no adequate remedy has been found, must always lead sooner or later to a class of accidents and of fatalities of the very worst nature, seeing that they

are necessarily of the unexpected character, coming as a rule on us exactly like the proverbial lightning out of the clear sky.

In a city like London, where the fire risk is ever considerable, and where, as yet, the means for dealing with that risk are not at all adequate, the question of an unlimited increase in underground and overhead wiring and in the multiplying of great dynamo stations and the like, cannot in the long run fail to be accompanied by a terrible crop of accidents and of lamentable fatalities, all of which naturally belong to the preventable class; only the unfortunate victims have no possibility of escaping, through their own care and prudence, from the snares spread all around for life and property by the ingenuity of those who are ever looking about to devise some more scientific means of doing simple things, for the sole purpose of making business and adding to the employment of privileged specialists, who, in a manner, may be said to exploit the public for their own selfish ends. The writer of this article has no wish to arrest any legitimate form of real progress in matters material, but in many cases it can be proved to mathematical demonstration, that enormous sums of money are sunk and very great risk added to ordinary life, for the attaining of some really insignificant end. Thus the saving, say, of five minutes in a London business route is really of little or no value to either the individual or the community. It is often forgotten that, in nine cases out of ten, the man who does more business than the average in the day will do less in the week, and the extent to which electricity is being developed in quarters where its natural tendency to escape control is highly menacing to human life and to property is certainly, to say the very least, extremely disquieting.—"Insurance Spectator," (London).

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**THE CONFLAGRATION AT HULL.**

"One thousand houses and six million feet of lumber have been consumed. A gale is blowing. Efforts of fire brigade so far futile. Chaudiere Bridge and Canadian Pacific Railway station now in flames. The Eddy & Foster residences destroyed."

At the time of our going to press, the above alarming reports were being freely circulated about the city, and there seemed to be no hope of preventing the further spread of the flames. But we trust, in the intense excitement in the metropolis, caused by the rumored sending of Montreal firemen and engines to Ottawa, the loss and danger may prove to have been much magnified. Upon enquiry, we find that the insurance in the case of Eddy's Mills was recently transferred to non-tariff companies. Whatever may be the extent of the disaster, it is very certain that help for the homeless will be urgently needed, and that the loss to insurance companies will be terribly heavy.