

THE GODERICH organ factory was destroyed by fire on 8th inst. Loss will be about \$50,000, insurance \$37,000. The companies interested are reported to be, the British America, Western, Phoenix and Sun.

A FIRE INSURANCE EXPERT, as he calls himself, though "crank" would be a better word, proposes that all policyholders withhold premiums for one year, in order to compel the companies to reduce rates. It is certain that such a cancellation of all fire insurance for a year would be greatly more damaging to property owners than underwriters, in fact, it would paralyze and ruin many policyholders.

SPORTS OF A CHRISTIAN NATION.—The following is a newspaper description of a recent entertainment offered for the delectation of citizens of this Christian country. "Ryan stung and stabbed Carter until he had him bleeding and bewildered, and then, with several well-placed right-arm jolts on the jaw, tumbled the husky young fellow, now a bleeding mass of senseless humanity, to the resin."

AT PADDINGTON, recently, a fire occurred at a furniture storing warehouse that did damage to extent of \$1,500,000, a large portion of which will fall on insurance companies. The warehouse was crowded with some of the most valuable furniture in England, much of it irreplaceable, being family heirlooms. One can only wonder at such premises and such properties being exposed to risk from fire. The salvage is reported to have been considerable.

FIRE-PROOF WOOD is the subject of a very sensible remark by "The Insurance Record," which reads: "It is not surprising to find that so-called fire-proof wood is combustible, but the recent experiences confirm rather than disprove the fact that intense heat is required to ignite it. Stone, brick or iron will disintegrate if the heat be great enough, but a fire can't start in such materials and, in a lesser degree, this is true of fire-proof wood." Given heat enough the whole universe would melt, or pass away in vapour.

A FINE EXAMPLE.—A short time ago a man applied to the Ogdensburg office of a life company for insurance, to be made payable to his prospective wife. The agent, on being assured that the nuptials would be held very soon, agreed to give the policy the date of the wedding day, policy to be delivered immediately after the ceremony. It was, for when the bridegroom turned about from facing the minister he found a man holding out the policy for him to take: "Go thou, and do likewise," is our advice to all contemplating matrimony.

SINGLE PREMIUM POLICIES are too great a luxury to become popular. The "Argus" tells of one in the Mutual Life of New York, the single payment being \$263,150. Another in the Equitable Life was bought for \$282,000, in return for which the holder will receive \$10,000 during his life and his heirs \$250,000. There is something decidedly pleasant in knowing that a fixed sum is assured as a life policy without any more payments to be made that it should be a plan favoured by those who can afford such a policy. At the same time events may arise to make a man's creditors anxious to know whether it was not their money that bought the one-payment policy.

THE DANGER OF CELLULOSE is shown by an incident related in the House of Lords by Lord Saltoun. A lady relative of his was sitting within 4 feet of a fire when the celluloid comb she was wearing in her hair became ignited, and she was very seriously burned. Lord Belper, for the Home Office, made an interesting reply, pointing out that

if celluloid is properly manufactured, and is free from impurities, it will not take fire except at a very high temperature, indeed. It will smoulder at 440 degrees Fahrenheit, but it requires 550 degrees to cause it to burst into flame. Where accidents have occurred the Home Office believes that it is due to the impurities of the materials employed. Celluloid is manufactured from a low grade of gun-cotton; if the article is impure it is liable to undergo decomposition and to ignite spontaneously. An immense variety of articles are manufactured nowadays out of celluloid, and it plays a principal part in imitations of tortoise shell and horn. Clearly, this is a substance to be kept at a distance.

AN INSURANCE AGRICULTURIST.—An interesting account is given in "The Sun" Toronto, of the farm owned by Mr. William McCabe, managing director of the North American Life. The farm occupies 340 acres, 80 of which are taken for an apple orchard. The crop, this year, may yield 3,000 barrels, which, at \$1.35, the price offered, would amount to \$4,050, or \$50 per acre. Cattle for export are being raised, 93 now being fed and 500 hogs are annually ready for the market. The combination of successful farmer and life assurance actuary and manager is very remarkable, probably unique. This successful farm shows that the same intellectual force and sound judgment which ensure success in such a special sphere as life assurance are also effective in achieving excellent results in the pursuits of agriculture.

INDUSTRIAL INSURANCE.—Some remarkable figures are being compiled by Mr. John Farrell, of the Citizens Life Office, of Sydney, with regard to industrial insurance. The Anglo-Saxon race seems to be the dominant force in this business. In Germany thirty-four companies issued 2,500,000 policies for a total insurance of \$125,000,000. In Great Britain alone eleven companies have issued 20,000,000 policies for nearly \$1,000,000,000, of which the Prudential controls about 70 per cent. In the United States fifteen companies have issued over 12,000,000 policies insuring over \$1,500,000,000. In Australasia the business has hardly taken firm hold as yet, but the total results in Great Britain, Ireland, the United States and Australasia, are that 32,600,000 policies have been issued, insuring \$2,650,000,000. This is a contribution to financial and insurance knowledge worth very serious consideration, says "The Review." The total of the figures quoted by our contemporary amount to 35,000,000 industrial policies covering \$2,775,000,000 of insurance.

WHETHER A DEATH RESULTED FROM AN ACCIDENT or from some disorder which supervened, was the question put before an English Court to decide. A man hurt his foot, erysipelas set in and death ensued. Medical evidence showed that this disorder is not a necessary or usual consequence of such an accident, whereupon the judge decided that death was not the natural or probable consequence of an accident, and the claim for accident insurance was disallowed. On appeal, the Master of the Rolls said: "Although it was improbable that erysipelas would supervene on such an accident, and perhaps unnatural to expect it, yet if the accident occurred, or death resulted from the injury, the applicant had done all the statute required in order to be entitled to an award for compensation. The point was—Did death result from the accident, or was the chain of causation broken by some new cause intervening? I hold that death was the result of the accident."

How dangerous even a slight accident may be is also illustrated by the recent death of a Toronto physician, Dr. Spencer, who was attacked by erysipelas as the result of a trifling injury, from which he died. Such incidents show how desirable it is to have an accident insurance policy.