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Automatic Telephone. The "Electrical News" gives a description of an Automatic Telephone Exchange, now in operation at Fall River, Mass., which has 600 subscribers.

The difference between automatic exchanges and manually operated exchanges consists in the entire suppression, in the former, of the services of a third party in making connection between two subscribers. By automatic means any subscriber is enabled instantly to connect himself with any other and also automatically to disconnect both lines when his conversation is finished. By an ingenious application the calling subscriber is prevented from interfering with the line already in use and is notified that the called party is using his telephone. The method adopted to secure this result is one of extraordinary ingenuity and interest; and while the complexity of the system is apparently very great, yet it is due simply to a multiplication of similar parts in themselves simple, and, as has been proved in practice, reliable in their operation.

The advantages claimed for this automatic system are numerous and important. Perhaps foremost is the rapidity and certainty with which connections may be made. In a test of numbers called at random at Fall River, made by a representative of the "Electrical Review" recently, the longest time required to ring the called subscriber's bell was seven and one-half seconds, while the average of a number of such calls fell below five seconds. Service like this is, to say the least, unusual. Another advantage that such a telephone system possesses is that it imposes the responsibility for a wrong connection upon the calling subscriber and puts in his hands, as it were, the mechanism of the exchange to work quickly or slowly, accurately or inaccurately, as he pleases. In this way a fruitful cause of complaint is

abolished, while at the same time service is actually bettered. The secrecy of the service is, of course, a highly valuable feature, as is the impossibility of interruption or disconnection during a conversation.

Accident Insurance.

The Government of New Zealand is operating an accident insurance business on the lines of an ordinary accident company. It issues leaflets and a periodical advertising the terms and advantages of the system as energetically as though it were a private enterprise. The New Zealand Government Journal has the following on "The value of Accident Insurance," which has "only to be better known to become universally recognized. We are exposed today to liability to accidents from causes, many of which did not exist a few years ago. Our progress in the arts and civilization tends to increased risk of accident; and this risk is not by any means under personal control, but more frequently arises through the action and carelessness of others.

"Many accidents happen which are wholly outside the power of the most cautious person to prevent. The multiplication of machinery; the introduction of electricity, whether as an illuminant or as a means of communication; greatly extended facilities for travel, and the consequent growth of traffic both on railways and in our streets; the growing numbers who participate in outdoor pursuits as sportsmen, or who find pleasure in cricket, football, or golf; the ever-increasing army of cyclists, all add to the constant risks which attend our every-day life.

"As accidents cannot be prevented, and their occurrence (as proved by statistics) is more frequent than is usually suspected, it is the part of the wise to provide against the loss which must attend them.