

be discussed at present. The evils of which the millers complain are purely imaginary, and have no real existence. This is a fact placed beyond all doubt. But even were this not the case, is not the proposed remedy, as proved by the past, far worse than the disease? What about the £60,000 extracted from the deluded shareholders of the *Millers' and General*? There is a great deal to be said on behalf of the wisdom of that philosophy which "makes us rather bear those ills we have than fly to others that we know not of."

GAS LIGHTING BY INCANDESCENCE.

A LARGE number of ladies and gentlemen recently visited the Marlborough Gallery, Pall Mall, to witness the lighting of that building by Dr. Auer von Welsbach's new system of gas lighting by incandescence. This invention consists in placing within the flame of special form of atmospheric or Bunsen burner a mantle or hood of cotton net or webbing which has been previously steeped in a solution containing oxides of the elements Zirconium, Lanthanum, and some other bodies, the proportions of which and their application in the manner devised by the inventor being the subject of several patents which are owned by the Welsbach Incandescence Light Company. The moment that a prepared mantle is ignited it burns away with the smoky flame characteristic of burning cotton, but it leaves behind it a residual skeleton, composed of the incombustible oxides contained in the impregnating solution, and this skeleton, while preserving its woven or reticulated character, becomes, under the influence of the Bunsen flame, powerfully incandescent, and emits a purely white and intensely brilliant light, so closely resembling that of incandescent electric lamps as to be easily mistaken for it. The mantles so employed last from 800 to 2,000 hours according to the situations in which they are placed, and they can be renewed at a small cost. As compared with the ordinary methods of burning gas it is estimated that a saving of twenty-five per cent. is effected. It is stated that a company will shortly be floated to develop the invention which, it must be at once admitted, is one of genuine merit.

The action brought by Mr. J. H. Chatterton against the London and County Bank, for the recovery of the amounts paid by the bank on cheques forged by his late book-keeper, Charles Frederic Carden, is expected to be tried at the Court of Queen's Bench on Wednesday next. Mr. Bingham, Q.C., and Mr. Hanson have been retained for the plaintiff.

The paper read by Mr. Ingleby, on behalf of Mr. H. Simon, before the Birmingham Insurance Institute, on Friday, Jan. 31, was introductory to, and will be supplemented by, a second paper on the question of the best method of arriving at the correct rates for insuring flour mills, and which will be read on the 21st inst.

THE MILLERS' GAZETTE AND CORN TRADE JOURNAL.

March 17 1890.

Messrs. Dowson, Taylor & Co., Lim., have recently issued circulars relating to the Grinnell sprinkler, which are very interesting, giving a complete list of the fires which have occurred in mills and factories protected by sprinklers. These fires have amounted to 501 in the United States, 57 in the U.K., and 33 on the Continent and in the Colonies; the average loss on these fires paid by the insurance companies, was less than £50. If anything were needed to prove the efficiency of the Grinnell, or the necessity of protecting mills by sprinklers, this ought to be enough, and should induce millers without delay to form the oft-spoken-of Sprinkler Millers' Mutual Association. No more direct and evident means of effecting a hard save ever presented themselves to millers, and we trust that the new secretary of the National Association (who, we believe, will be appointed very shortly) will not rest until such an association has been formed as part and parcel of its organisation.

THE jolly millers recently met at 61, Mark-lane, when the important subject of Fire Insurance was again mooted. Now, if there is one class in the community which has burnt its fingers more than others, in connection with Insurance fads, it is the millers. Yet, here they are, at it again. They don't dread the fire, like the burnt child—not they; and they are quite ready to form a mutual Company to protect themselves and each other, all round. Well, it is not for outsiders to object; least of all for the Insurance Offices; for the life of the mutual will be short and merry, if the idea of one of the speakers should be given effect to, which indicated ten shillings per cent., as a maximum rate.

Sample 29/11/90

The Star Corn Mill, Oldham, a large building, was burned down last night, despite the efforts of the fire brigade. The origin of the fire is unknown, and the loss is great. The business was largely supported by co-operative societies.

Mr. J. H. Chatterton having, as will have been noticed in our issue of Jan. 20, resigned his position as secretary, the National Association of British and Irish Millers is about to appoint a successor. The Association intends, we believe, to start on new lines, and will probably incorporate a new mutual system of fire insurance, as is done by the French Association. Tangible benefits must unquestionably result if millers will but combine; and we can only hope that under the new regime the Association will become more "national" in numbers than it has ever been yet.

SATURDAY, APRIL 5, 1890.

Mutual and Palatine Fire Offices: Reconstruction. THE various interests of the Mutual and Palatine Fire Offices have received intimation of a re-organisation of the two companies, and the details of the scheme will undoubtedly come as a surprise to the insurance world. The proposed measure means no less than the amalgamation of the companies, and a trading in future as a limited liability concern. It is proposed to treat the reserves as paid-up capital, and to issue a further allotment of shares at a premium. The preliminary details provide for a capital of £1,000,000, and the office will now be known as the Palatine. The scheme is undoubtedly a good one, and the initial difficulty so far as we can see will centre in the appropriation of the reserve fund amongst the members, who will in future hold the capital. In the outline the measure is thus shadowed, and should the general meeting of the Association confirm the amalgamation, the Mutual will pursue its course on a basis entirely opposed to the intentions of the founders.