

**FIRE PREVENTION IS BETTER THAN CURE.**

No one who in one way or another is interested in the fire problem is likely to decry the excellent work done by fire brigades. Here and there, underwriters may find it necessary occasionally to register a growl at lack of efficiency, but on the whole it can be said that in Canada, the fire brigades of the leading cities and towns perform their trying service in a commendable way. But it may be legitimately suggested that under present circumstances, the fire brigades are not doing so useful work as they might, were there a more general recognition of the important part which they can play in the work of fire prevention.

What can be done in this direction, particularly in the smaller cities, was described in a paper read at the recent annual meeting of the International Association of Fire Engineers. Its author, the fire chief of a city of the second rank in Kansas, pointed out that firemen, to fight a fire to advantage, must know the buildings in their districts, their construction, entrances, occupancy, and the points at which a fire can be fought to the best advantage. For that purpose, the inspection of the buildings at frequent intervals is necessary. While doing this it will require but a little more time to include fire prevention work, making a report of the existing fire hazards, and of conditions that might become fire hazards; giving orders for immediate correction, and following them up to see that the corrections have been made. The evidence of the value of the work carried out on these lines, submitted by the reader of the paper, was amplified in the subsequent discussion, in the course of which several fire chiefs stated that as a result of inspections, cellar and basement fires had been reduced to a minimum. In Cincinnati, for instance, there was not one during the whole of last summer, and at Lansing, Mich., not a single basement fire has occurred since a system of bi-weekly district inspection has been put in force.

It is pleasant to note that in this discussion, generous recognition was made of the work of underwriters in fire prevention and the opinion was expressed that the best results were secured when there was co-operation between the fire department and insurance special agents and inspectors. These facts should be known by those engaged in Canadian municipal life. A fire brigade making a fast run to a fire is an inspiring sight, no doubt, but if the fireman can be employed more usefully in a less showy way, he can well be spared as a street attraction. Fires are too expensive an entertainment to be indulged in unnecessarily.

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In Edmonton, the prevailing scale of payment for bricklayers is 75 cents an hour, with a nine-hour day. In some instances contractors are said to be paying 80 cents an hour with 50 per cent. added for overtime.

**COMPULSORY LIMITATION OF LIFE BUSINESS.**

The announcements regarding limitation of business for the remainder of the year which have been lately made by some of the large American life companies again call attention to the ridiculous features of the so-called Armstrong laws in the matter of new business. Under those laws, as is well known, an arbitrary limit was placed upon the amount of new business which might be written in any one year. Subsequent amendments have somewhat modified the original harshness of the law, and under certain circumstances of expense-saving the companies are able to extend the limit of the new business which they may write in a single twelve-months. But the notices recently sent out to the effect that applications for various classes of policies can only be accepted for delivery in the new year and so on, is evidence to show that the law still presses harshly upon the large companies and that its abrogation rather than its amendment is required.

That in these days, when insurance under many forms is being widely advocated as a palliative or cure for existing unsatisfactory social conditions, a prospective policyholder eligible in every way should be forbidden by law to take out a policy upon his life in the equally eligible organisation he has chosen is passing strange. And there are circumstances in which conceivably a great hardship might be worked because of this provision. Equally, a limitation of this kind is unfair to the agent, who may be forced to discontinue altogether for a time the sale of policies which, in his own field, may happen to be particularly popular, or having landed a prospect, to run the risk of his going elsewhere for immediate protection instead of waiting two or three months. The company suffers also, not only from the loss of new business, but because agents, hampered by the limitation, are likely to make arrangements with another company not affected by these laws.

We are aware that one of the great New York companies has decided voluntarily to limit its annual new business in the future to a certain figure (\$150,000,000), but there is a vast difference between this voluntary limitation and the arbitrary imposition of a limit by the State. In the one case it is action taken for good and sufficient reasons by those responsible for the management and direction of the company; in the other those responsible have no voice in the matter. And it may well be asked, has the state the right thus to interfere with a corporation operating strictly in accordance with the intent of its charter and without violation of the rights of others? It seems to us that for the State thus to interfere is a distinct usurpation of power. Suppose that the Quebec Legislature were to lay down that the Montreal Tramways Company is not to carry more than so many passengers in 1913, or the Dominion Parliament to pass legislation that the Can-