

TORONTO'S FIRE DEPARTMENT TO BE RE-ORGANIZED.

Toronto's Board of Control has recommended a definite plan contemplating the appointment of a Fire Prevention Commission.

The draft scheme recommended by the Controllers comprises the appointment of a Fire Commission composed of five persons—namely, a representative of the Canadian Fire Underwriters' Association, a representative of the Toronto Fire Prevention Association, the Chief of the Fire Department, the City Architect and the Medical Officer of Health.

In connection with the duties of this tribunal, the Controllers suggest that all inspections to be made by members of the Fire Department be carried out in co-operation with the inspectors of the Medical Health Department and other civic departments.

That it is absolutely necessary to engage only the best applicants for positions in the Fire Department is borne out by the suggestion that the establishment of a drill school is necessary with the necessary erections and equipment to properly carry out drill, with a proposal that the City Architect prepare plans for such a training institute.

Controller Church contended that Fire Chief Thompson should be allowed full power in the making of appointments, and he raised serious objection to the idea of the Medical Health Department co-operating in the fire protection work.

EIGHTH INTERNATIONAL CONGRESS OF ACTUARIES.

The Eighth International Congress of Actuaries will meet in St. Petersburg, Russia, next year. The sessions of the Congress will last from May 31st to June 5th. The following program has been adopted of subjects for papers to be presented.

SUBJECTS TO BE DISCUSSED BY THE CONGRESS.

1. The determination of probabilities and other quantities connected with social assurance. The consideration of a universal system of notation.
2. The scope and limits of the compulsory clauses in assurance contracts.
3. The practical value of select tables.
4. The calculation of mathematical reserves on office premiums.
5. The mortality among persons disabled by accident.
6. The reserve of premiums from the legal, technical and economical points of view. The rights of the policyholders to the reserves against their policies.

SUBJECTS NOT TO BE DISCUSSED BY THE CONGRESS.

7. Possibility of application of the theories of stability of statistical series, of frequency curves and of correlation to actuarial calculations.
8. Comparison between the mortality among the general population of a country and the mortality among assured lives.
9. The evolution of assurance law.
10. New tendencies in ordinary and industrial life insurance.
11. The effect on insurance contracts of dispensations granted on account of public calamities.

Those eligible for membership in the Congress are:

- (a) Representatives of government institutions.

- (b) Representatives of learned societies.

- (c) Members of Permanent Committee of International Congresses of Actuaries.

- (d) Members of the Association for Insurance sciences of institutes of Actuaries and of similar institutions and also persons performing the duties of Actuaries in countries where such institutions do not exist.

- (e) Managers of offices possessing a complete actuarial organization and carrying on life or accident insurance business.

- (f) Persons connected with life or accident insurance matters, who can be of service to the proceedings of the Congress (subject in each case to special permission of the Organizing Committee).

The fee for membership in the Congress is four dollars and members are entitled to assist at the work of the Congress, to take part in the debates and to receive all the publications of the Congress, the price being four dollars.

A programme of entertainments is being prepared by the Organizing Committee for the work of the meetings. The correspondent for the United States and Canada of the Organizing Committee is the Secretary of the Actuarial Society of America, Mr. Robert Henderson, Actuary of the Equitable Life Assurance Society, to whom all inquiries regarding the Congress should be addressed.

THE LOSS OF THE EMPRESS OF IRELAND.

Our contemporary, *Insurance Agent*, commenting on the loss of the Empress of Ireland, says:—

The point which naturally attracts the public attention in a catastrophe of this kind, is the appalling loss of life. And the question is again being asked, and rightly so, as to whether such happenings are a reasonable price to pay for what we term the march of civilization. We do not think so. We think the cause for these disasters may be found quite clearly. They are the result of the craze which seems to have seized upon us for gigantic and palatial steamers, and the unhealthy craving for excessive speed. Nearly half a million insurance which the steamer carried only represents probably half the liability involved, when we consider the lives that were lost. It is not for us to say that the builders of these great passenger-carrying steamships are not sufficiently concerned with providing vessels able to withstand damages from collisions. But it is clear from the evidence given by experts during the inquiry, that in response to what is termed the commercial aspect, the margin of safety is cut too fine. It may be true that to build a more or less absolutely unsinkable ship the space left for cargo and passengers would be so considerably lessened as to bring profits to a vanishing point. But at the same time we cannot agree that the question of the earning capacity for a ship should be the dominating factor. If it is, then the insurance rates must be made to assume a corresponding figure which such risks impose. The dangers attending high speed, or indeed any rate of speed, being maintained during fog, seem to us to be so great as to warrant the ruling that all vessels must lay to at such times. At any rate insurers should have some guarantee before quoting insurance rates that those responsible for the safety of the property and life insured will take every reasonable and necessary precaution.