DRUG RISKS.—Mr. Daniel Myers, chairman of the Insurance Committee of the National Association of Wholesale Druggists, in his annual report recently delivered, said, regarding the pretvention of drug losses: "The phenomenal prosperity of this country the past three years has called for the utmost limit of the output of corporations and firms. This condition has largely increased the fire hazard. Overworked managers and employees have had no time to look after—physical hazard—the one hundred little things that are the primary causes of fires. Ignorant employees are permitted to handle dangerous fluids in a reckless manner, and electric wires located where the insulation is chafed off by friction passes unnoticed. Too much prosperity seems to be a greater element of calamity to fire insurance companies than an era of business depression.

"You can't make something from nothing. The law of equivalents is inexorable; consequently insurance rates will be advanced until the equivalent is restored and the scales are balanced. Now, it behooves us more than ever, to look sharply after the physical fire hazard of our establishments, and enforce, with military discipline, rules and regulations to prervent fires, so that by our record we may be able to show why we are entitled to reasonable and equitable rates. A wholesale drug house should be swept up daily from cellar to garret, every nook and corner, behind radiators, and in the closets, dirt removed from the premises. Failing in this one item, very largely increases the physical hazard and causes fires. The loss is paid to the insured, but the tax to indemnify insurance companies is laid on all of us. Recently a large wholesale drug house was notified to clean up the establishment or surrender its insurance policies. If a druggist is too greedy or penurious to clean up, he should pay double rates for insurance.

"The insurance representative in this case deserves a gold medal from the trade as a rare exception of his class; he is an inspector who inspects. Inspectors should always be welcomed and shown through the establishment by some one in authority; just criticism should be thankfully received, and all good suggestions faithfully carried out."