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THE FIRE WASTE of the United States and Canada scores another big total for April, though an improvement on the preceding month. The *Commercial Bulletin's* figures give the April total at \$11,309,000 embracing 206 fires from \$10,000 upward. The total for April, 1890, was \$8,285,520, and for April, 1889, \$15,987,000, while the totals for the four months, January to April, inclusive, in each year have been as follows: 1891, \$44,307,150; 1890, \$33,318,145; 1889, \$46,597,700. In this connection we note that a table in circulation among fire underwriters in New York shows, that the 46 joint-stock fire insurance companies of the State of New York, during the five years from January 1, 1886, to December 31, 1890, incurred losses and expenses amounting to \$2,145,289 more than the total premiums received. And yet, people ignorantly talk about oppressive rates and the monopoly of fire insurance combinations.

MORE PROOF IS adduced, this time by Dr. Lyon, the medical officer of the Mutual Life of London, to prove that the mortality percentage among physicians is larger than among the non-medical classes of insurers. Dr. Lyon presents statistics gathered from four life offices, constructed by selecting 242 lives of the non-medical and the same number from the medical assurers of the same age and entering at the same time, and shows that the total duration of the lives of the former was 5,130 years and of the latter 4,803, or a difference of about six per cent. against the physicians. Of course this method of comparison is not conclusive, as the per-

centage of deaths to total number assured in each class, including survivors, should be ascertained before a comparison is made; but the result corroborates the results of previous investigations, and is no doubt approximately correct. It is perfectly clear, at all events, in the light of facts, that the claim set up some time since by the *Lancet*, that medical men ought to get their life assurance at a reduction from regular rates, has nothing to stand on.

THE FULL-PAGE CARTOON, which we reproduce in this number of the CHRONICLE from the *Argus* of Chicago, will be recognized as a capital double hit at the high building craze of the period and the "enterprise" exhibited by modern invention. New York runs up her seventeen-story buildings; Chicago duplicates these sky-scraping structures, and then goes one better by projecting a twenty-story building; Boston comes in as a close second; and even ambitious Minneapolis advertises her elongated folly in a fifteen-story tower, called a business block. The tendency to this aerial folly is strong in other cities and apparently growing, notwithstanding the repeatedly demonstrated fact that our most efficient fire extinguishing appliances are practically useless above six or eight stories. The attempted justification of this high building mania is that the buildings are fire-proof. No doubt they are, so long as they contain nothing combustible; but Edward Atkinson is perfectly correct when he says that no building, especially of iron and stone, is fire-proof when considered in connection with its possible contents. If the present practice is to continue, it is evident that the imagination of the *Argus'* artist has hit on the only fire extinguishing methods possible.

IT IS ONE of the beauties of separate State supervision by about forty different States of the American Union, that the life assurance companies may be subjected to the expense of paying for the valuation of their policies to each insurance department where they do business, even though, as is often the case, the same standard of valuation is used. Lately, Mr. Walter C. Wright, the actuary of the New England Mutual Life, delivered himself of an article in reply to President McCurdy's sharp criticism of State supervision, and wound up by admitting that this charge for duplicate