forgetful of what it has done and what it may do

in given conditions.

Nor is it better, apparently, in the Old Country. We are told of a painful instance of the utterly inadequate arrangements made by parish and rural district councils for the proper protection of the inhabitants of the British Islands against the perils and losses of fire. The latest case of this sort is the recent destruction of a number of villagers' homes at Castlethorpe, in North Bucks, cited by the London Review. It appears that this would not have happened but for the scarcity of water. Although two fire brigades were in attendance, those who were on the scene could do really nothing, comparatively speaking, but stand by and helplessly watch what was practically the destruction of the whole of a small village. "Why these things should obtain in the twentieth century passes the wit of man," says our contemporary. "We are afraid that in the United Kingdom there are numbers of villages-and, for the matter of that, many fairly large towns as wellwhere the fire protection arrangements require a very thorough overhauling.

. . .

BRIDGES AND THEIR MAINTENANCE.

There is a law on the statute book, the Consolidated Municipal Act of 1903, which gives power to any township council to relieve itself of the maintenance of bridges under certain conditions. This is specified under Section 617A of the Act just named, which reads as follows:

The council of any township in which a bridge over 300 feet in length is situate, may by resolution declare that owing to such bridge being over 300 feet in length and being used by the inhabitants of municipalities other than the township and being situate on a highway which is an important road affording means of communication to several municipalities, it is unjust that the township should be liable for the maintenance and repair of the bridge and that it should be maintained and repaired by the corporation of the County; and that an application should be made to the Judge of the County Court for an order declaring such bridge a county bridge, to be maintained by the county corporation.

In view of this enactment the township of Anderdon, in the county of Essex, Ontario, took the requisite steps to have the bridge over the Canard river, on the front or Detroit River Road, maintained and kept in repair by the corporation of the county. An application was made to the county judge, Mr. Chas. R. Horne, for an order declaring that this bridge must be taken over by the county authorities of Essex and maintained as a county bridge. Judge Horne thereupon took evidence in the matter, and gave a hearing to both the township and the county councils. His decision was rendered a week ago, and is against the contention of Anderdon. His Honor finds that while the Canard bridge (a wooden one) is used by the inhabitants of other places than the township, and is situated on a highway which is an important road affording communication to several municipalities, and has been for many years maintained by the township and the county jointly, it is not long enough to come up to the dimensions mentioned in the Act. The bridge itself without the approaches is 223 feet in length, but the approaches are fillings in of marsh land by logs and earth, "and the banks, or rather the deep water of the river is clearly defined." It was urged by the township that the length of the bridge should be the measurement of the river between its defined banks, and not the bridge as it has been known and has existed for many years.

But the claim is not found to be substantiated. The judge holds that "the bridge is the bridge known and recognized for many years, and repaired by the township and the corporation of the County of Essex." Furthermore, he finds that it is not 300 feet long, as the Act requires it to be, and, therefore, he refuses the order asked for. This decision may be borne in mind by other township municipalities who are maintaining bridges in like circumstances to this in Anderdon.

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ASSESSMENT INSURANCE.

Let it be understood at the outset that what here follows has not been written with the purpose of decrying the great work that has been accomplished in the past, and is still being accomplished to some extent by assessment societies. Not only have these societies done incalculable good by saving thousands of families from poverty and want, but they have also performed a noble work in stimulating and encouraging habits of thrift in every community, and, above all, in educating the public to an appreciation of the benefits of life insurance.

But while the best features of assessment-societies are freely admitted, it is impossible to over-look the fact that there is another side to the picture. No one can deny that the failures among these institutions have been exceedingly numerous. Out of the hundreds of societies that have existed in the United States and in Canada during the past fifty years only a paltry remnant remain. Where are the others? There are thousands of persons throughout the country who can answer that question to their sorrow.

Some of them are men who, after paying assessments regularly for years, have lost their insurance, either through failure of the society or by reason of repeated increases in the rates. These men have nothing to show now for the assessments they paid, and in many cases are unable on account of age or ill-health to secure fresh insurance.

Some of them are widows and orphans, whose husbands and fathers relied upon assessment insurance for protecting their families. These families are now suffering hardships that might have been rendered unnecessary if their husbands and fathers had not chosen to rest the future welfare of their dependents upon the broken reed of assessment insurance.

Surely the insurance business can be conducted in such a way as to safeguard it from risk of failure. The history of legal reserve insurance seems to indicate that such a thing is possible. In Canada, the burying-ground of so many assessment concerns, there is not on record a single failure of a legal reserve company. Verily, that single fact speaks volumes for the difference between the two systems.

No business concern can persist in selling an article at a loss and escape failure in the long run. Herein lies the secret of the calamities that have overtaken so many assessment and friendly societies. They have consistently refused to charge a proper

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"But," it may of the assessment general wreck, a ness, with assetteral millions of this apparent plantal standards, ridiculously low at a loss. Such in the long run.

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