NOTES FOR LIFE INSURANCE PREMIUMS.

Superintendent Yates, of Missouri, has aroused a lively discussion by his efforts to enforce the rule that notes given for first payment of a life assurance premium must be made in favour of the company, and not of the agent. The reason for decided action being taken to compel an observance of this rule is alleged to be the irregular proceedings of some agents in obtaining and dealing with such notes. It is charged that some agents have accepted a note for a first payment of premium from persons whose application they had every reason to believe would be rejected. These notes they would use as if they were their personal property, so that, when the makers' application was rejected, he would find himself without the policy he had paid for by a note, and liable to the agent for the amount of such document. The N. Y. "Commercial Bulletin" remarks on this matter:

"Notes are said to be taken now for about 95 per cent. of the business written, and the ruling will make a radical difference in the manner of soliciting insurance. The reputable companies and agents are endorsing Yates in his crusade. The agents opposing it claim that the ruling is not legal, as it curtails the right of contract. They hold that if all notes taken were fraudulent the Superintendent would be in the right in enforcing the rule."

There is an important aspect of this question which has been overlooked. If a note is given as payment for goods, or "value" of any kind, which goods or value are not delivered, nor possible of delivery, the liability of the maker of the note ceases. Indeed, whoever receives a note and appropriates it to his own use under the circumstances above stated, that is, as payment for something which it is not in his power to deliver, runs a serious risk of being punished for fraud. The money represented by such a note is not the agent's absolute, personal property. His interest in it is only to the extent of his commission and that partial interest is contingent upon the company's accepting the application of the person who has given the note. To give a note for the premium before the application for a policy has been passed by the company is not a businesslike proceeding.

INTERNATIONAL FIRE PREVENTION CONGRESS.

The International Fire Prevention Congress was opened at London, on 6th inst., by the Lord Mayor. The delegates present numbered 800 representing 15 countries, 150 municipalities, and 400 fire brigades. Lord Windsor, First Commissioner of Public Works, and the Hon. I. Cochrane, under Secretary of the Home Office, welcomed the delegates. Officials from France, Russia, and Germany responded. The French Government presented a gold medal to Mr. Lachs, president of the Congress, and conferred distinctions upon prominent officers of fire brigades.

Mr. Hexamer, president of the United States National Fire Protection Association, delivered an address on the business aspects of fire protection. He was followed by Sir W. H. Preece, chairman of the Society of Arts, and Herr Stubben, city architect, Cologne, who dealt with the engineering and architectural aspect. Other addresses were delivered by Count Sxechenyi, president of the Hungarian Fire Federation, and the Greek Minister. The International aspect of the Congress appears to have been well sustained. At a later gathering Mr. Pym, M.P., read a paper emphasizing the necessity of fire brigades being placed on a sound legal basis, and all brigades being under the supervision of government department.

This idea was heartily approved by the delegates generally, whose endorsement was expressed by Lt. Col. Fox, of the London Salvage Corps, who urged the great desirability of fire brigade equipments, methods and work being made uniform." The chairman said that, there would be no reform legislation introduced by any government until a Cabinet Minister was held tightly in by flame in the top story of a high building.

During the sitting of the Congress a new organization was formed, entitled, "Association of Professional Fire Brigade Officers of the British Empire", of which Mr. Wiliam Paterson, of Glasgow, was elected the first president. In reply to a telegram to the King, His Majesty replied, saying: "The King sincerely trusts that the deliberations of this important body, the International Fire Prevention Congress, will lead to a further development as to the best means to be adopted in regard to the prevention of fire and the saving of life in cases of fire." A contest took place for the challenge cups of the National Fire Brigades Union, which comprises 10,000 firemen scattered all over England, and several colonies.

The public interest excited by the proceedings at this Congress is regarded as likely to have a most beneficial effect by drawing attention to the subject of fire protection not only in cities but more especially in towns and small communities. The Congress was attended by a large number of municipal officials, as mayors, aldermen, and chiefs of fire brigades. There were also present architects, engineers, insurance managers, from all parts of the Empire, the European continent, and the United States, so that the information given and the practical ideas expressed by various experts will be very widely diffused. Amongst the subjects dealt with were: "Electric Wiring and Electric Risks, by Mr. Segundo; "Electric Risks in Theatres,"," by Mr. Cazier; "Necessary Practical Safeguards against Lightning," by Mr. Alfred Hands; "Nonflammable and Fire-retarding Wood," by Professor Woolson; "Spontaneous Combustion," by Professor Medem; "Underground Fires," by Mr. F. W. Hardwick; "Fire Hazards," by Mr. H. Stratton; "Statistical RResearch for Determining the General Cause of Fire," by Mr. I. Sheppard; "Standards for