A CODE BY EXPERTS.

Two years and great expense were given to the formulating of this code and it was submitted for criticism and suggestions to eminent experts in the art of building construction everywhere. A copy of it was sent to the mayors of the 1,001 cities of America having over 5,000 population. This code should be enacted as a whole by the council of every large city and in an abbreviated form by the smaller ones. It would be difficult to over-estimate the importance of this duty.

But a new code can be effective only on new construction. What can be done to reduce existing dangers? Much.

Mr. Charles G. Smith, who is a member of the court before whom disputes between builders and city inspectors in regard to the application of the code in New York city are heard, the decision of this court being final, was asked by the fire marshal to suggest ways for the regulation of common dangers in business districts. The painstaking, succinct and forceful recommendations of this high authority on this important matter follow:

First. All internal openings in brick dividing walls between buildings, including those in brick partition walls, shall be bricked up, making walls solid; or, in cases where this is not practicable, introduce approved fire doors. Such openings, when unprotected, permit small fires to spread, often resulting in disastrous conflagrations.

Second. Protect all buildings from outside exposure fires by parapeting all brick exterior and dividing walls at least three feet above the roof for the warehouse class, and not less than two feet for all other buildings. Protect all exterior openings with approved fire shutters, and where such shutters are not practicable, then approved wire glass with metal window frame and sash can be used.

Third. Enclose stairways, elevator wells, hatchways and all similar vertical openings through floors with brick or other fire-proof material, having approved fire doors at all apertures.

Fourth. Prohibit the use of shingles or other combustible material for roof covering to buildings. This, however, shall not prevent the repairing of any combustible roof, but the renewal of any such roof shall not be permitted.

Six additinonal paragraphs are announced to follow in another issue of Mr. Creamer's Bulletin.

NEW FEATURES IN PERSONAL ACCIDENT CONTRACTS.

Paper read before The Insurance Institute of Toronto, by Mr. B. G. Walker.

Insurance against personal accident in its relation to the average citizen nowadays, when business time has such a high value, stands for much that is attractive in modern underwriting; but it is a question in the minds of some of us with whom the business is becoming a life work, whether a considerable percentage of the more recent extensions of the contract are not placing this important branch upon a speculative footing, rather than advancing its development along healthy lines. The object of insurance against accident to the person, should be the giving of real benefits commensurate with the premium received; and at that point the prudent underwriter who wishes to make money for his company, should stop.

Of the recently added accessories to the Personal Contract, it may be suggested that the greater portion afford little, if any, material advantage to the insured. There are, however, Deferred Obligations which, promised apparently with the sole object of securing present business, no provision by premium charge or otherwise being made for the accumulating liability, seem a dangerous tax upon the future. In considering these aids to canvassing, it should be borne in mind that contracts which it may be possible for an old established company to issue (as a side line for advertising purposes) in centres where it already has a large renewal business on the old and safer basis (and from which it derives its profit), are an entirely different proposition from the giving by a new company of all the latest "frills" and "fads" with practically every policy issued.

DOUBLE LIABILITY.

Taken in their order—of the innovations which to my mind may be regarded as barnacles upon an otherwise sound ship—the Double Liability Benefits for Travel Accidents come first. This clause at its introduction gave the insured, for a small additional premium, double the ordinary insurance for injury received when riding as a passenger in a public conveyance, limited as to motive power to steam, electricity or cable, and provided by a common carrier. The scope has been enlarged since, without additional charge, to include passenger elevators, burning buildings and conveyances driven by naptha, gasolene or compressed air, and in a few isolated cases the indemnities instead of being doubled are trebled! When introduced, this provision was regarded as a remote contingency and in Canada the losses under it were for a time comparatively small. The hazard, however, has been realized to an alarming extent in other countries and, doubtless due to the growth of the country, is becoming appreciable in Canada.

PARTIAL DISABILITY.

Next came the paying of indemnity for Partial Disability and when, as at its inception, a premium was charged, no fault could be found with this useful provision; but there can be no justification for the later practice of giving it away.

SICKNESS INSURANCE.

Insurance against Sickness came next, in every way an admirable addition to the casualty repertoire, but also calling for adequate rating. There never was, and is not now, justification for offering it without charge, as a lean-to to sell straight accident insurance, which of itself is worth its cost and is certain of acceptance on its merits. It may not be generally known that the inclusion in a policy of accident insurance, of Sickness Benefits upon the limited diseases plan, will add from 5 to 7 1-2 per cent. to the loss ratio, a fact which should not be disregarded by underwriters having the best interests of the business at heart. An objectionable feature in connection with insurance against sickness has been the practice of companies to extend and vary the number of diseases paid for, in some cases the apparent desire being to get a preference in competition by enlarging their list without materially in-