SCIENTIFIC INSURANCE INSP ECTION.

Fire insurance underwriting has undergone a radical transformation during the past few years. Time was when companies would accept any and all risks that the insured was willing to pay for. Now, companies are willing to assume only such risks as have been inspected and approved by a competent fire insurance engineer. Formerly, inspections did not furnish data for intelligent rating, and there might have been as many different rates as there were policies issued on a certain property. With the development of all kinds of manufacturing and the introduction of new and practically heretofore unknown inflammables and combustibles, in the forms of chemicals and gases-hazards with which neither the manufacturer nor the insurance inspector were familiar-a revolution in fire insurance methods became compulsory. The manufacturer, however, was less concerned about the risks assumed by the insurance company than he was about the success of his business operations. and both the insured and the insurer often found themselves in ignorance as to the cause of the fires.

FORETHOUGHT IN THE FOREFRONT.

Under the new dispensation, we have more competent fire inspectors-men who have made a thorough study of the inflammability and combustibility of dangerous distillates in general use. With the advent of the automatic sprinkler, it became possible for an agent or broker to get fifty per cent. reduction in rate, or frequently a greater reduction, where such method of fire protection had been installed. These automatic sprinkler installations were tested as to their efficiency and reports made to the companies. The insurance engineer now is expected to ferret out every possible thing that may cause fire. It may be friction caused by an imperfectly running shaft or a chafing belt, either of which may set fire to the lubricating oil around the bearings; it may be a chemical cause, as volatile vapor from a lacquer flashing at low temperature, spontaneous combustion of oily waste; it may be caused by water leaking into a barrel of unslaked lime, or even moisture in a pile of bituminous coal against a wood partition; it may be an electrical cause, such as poorly insulated wires coming into contact with wood frame work, an open fuse close to inflammable material, or any one of a score of defects in electrical construction. The present day fire engineer is able to detect the ordinary hazards common to the majority of manufacturing establishments. The ideal inspector will anticipate not only fires from apparent causes, but those fires that might have a new origin, and he will point out things that should be looked for in new fire protection devices. Much of the fire protection formerly was of the "post mortem" sort, but now forethought is substituted, and has been found vastly cheaper. The modern insurance engineer stands as a factor safely between the architect and builder and the insurance company; between the maker of fire apparatus and the factory-owner who adopts it. He performs valuable service by recommending standard appliances; his tests operate as a check on the producers of unsafe chemical compounds, or fire appliances claimed to be safe: by recommending legislation for better building construction, reserve pumping stations, additional fire protection, etc.-American Exchange and Review.

LIFE INSURANCE DISTRIBUTIONS.

Distributions by life insurance organizations in the United States and Canada amounted to $\$7_{33,-700,000}$ in 1915, as computed by the Insurance Press. This amount exceeded by \$47,000,000 the amount computed for 1914. Under the policies of level-premium companies and the certificates of life insurance organisations on the assessment basis, the payments in the two countries for death claims, the payments in the two countries for death claims, the second endowments and other benefits amounted to \$451,300,000. For premium savings, for the cash values of policies that were surrendered, for annuities, and to beneficiaries under policies issued in foreign countries the regular companies of the United States and Canada paid amounts, estimated in part, that aggregated \$282,400,000.

According to the Insurance Press, \$2,516,500 was paid in Montreal last year, \$1,208,500 in Toronto, \$693,000 in Vancouver, \$521,500 in Winnipeg, \$332,000 in Quebec, and \$293,500 in St. John, N.B. Apart from the W. R. Arnold insurance, which has resulted in litigation, the largest payment of the year in Canada was to the estate of Major E. C. Norsworthy, of Montreal, who was killed at St. Julien, \$177,000; \$149,135 was paid to the estate of the late Mr. D. Morrice of Montreal, and \$144,526 on account of Mr. Walter Beardmore of Toronto.

"CANADA'S FUTURE."

A few years ago, there was something like a surfeit of a certain type of book about Canada. The authors usually came from outside the Dominion, spent at least a month here, saw the things that every tourist sees, and then went home and wrote in ecstasies about everything-old Quebec, the Canadian banking system, the C.P.R. hotels, Western wheat, and the fortunes that every Tom, Dick and Harry could make by swapping real estate with his fellows. It was always something of a mystery as to where the demand for these books came from-Canadians had little use for them!and that the supply has lately abated indicates that the market, wherever it was, became over-supplied. "Canada's Future." edited by E. A. Victor, and published by The Macmillan Company of Canada at \$1.50, is hardly another of this style of book, though ecstasy and a tremendous insistence upon the obvious are not absent from its pages. Its plan is a series of contributions dealing with a large variety of subjects ranging from Canada's future within the Empire, (enunciated with customary vigour by the Minister of Militia), to a description of the activities of the Canadian Alpine Club, the possibilities of peat development, and the work of Canadian trust companies—the last an excellent article by Mr. A. E. Holt. The book will probably fill a useful place in a reference library devoted to Canada.

In literature on flower gardening, you frequently see the advice "to get the best results, use fewer varieties of plants and more of each kind." This applies to our own business. It is better to be master of three or four really useful plans of life insurance and be able to present these clearly than to approach a prospect with one's mind burdened by "57 varieties" or may be one hundred.—Mutual Life of Canada.