BETTER AND SAFER SCHOOL BUILDINGS.

To the Editor of The Chronicle.

Sir-Referring to the remarks in your last issue under this heading, and having built several schools and noticed the good points and also the many bad points about Canadian schools, I would offer the following suggestions:-

Country schools are invariably built here with a

large basement and two stories high.

I contend this construction does not lower the cost or in any way facilitate the teaching of the children. As an alternative suggestion, I offer the following:—The cellar portion should be built with only sufficient room for heating apparatus and a little storage, with solid walls and fireproof ceiling. The floors above or the first floor should be constructed on the ground (excepting the portion over the cellar which should be of reinforced concrete), with about three inches of concrete, then about two inches of coke breeze concrete and a good hardwood floor nailed to the concrete.

The building should be only one-storey high, and as land is cheap in country places, this is the safest kind of building for children to congregate in and also the best kind of building for management.

The cost of building would not be in excess of a two-storey building. If the building is designed right, there would be practically no studded walls, as all the class-rooms would be grouped around a main centre hall, the two walls on each side of the hall being of brick with windows-this, of course, refers to schools with sufficient children

I should be pleased to offer any further suggestion to municipalities or education committees.

Yours truly, T. RAMSDEN.

Hamilton, Ont., July 17th, 1916.

LAW UNION & ROCK INSURANCE COMPANY.

Mr. J. S. Withell, who for many years has occupied a prominent position on the staff of the Yorkshire Insurance Company, has resigned his position with that office to join the staff of the Law Union & Rock Insurance Company, as Inspector and Adjuster.

Mr. Withell received his early insurance training in the Montreal office of the Law Union & Rock Insurance Company, and although there have been many changes in the staff of that Company in the last few years Mr. Withell, not being a stranger to the Company's system, will naturally feel at home. We congratulate both Mr. Withell and the Company on the appointment and feel sure they will be mutually benefited by it.

Practically every fit male member of the Montreal staff of the Law Union & Rock has enlisted, the Company making suitable provision for them

while they are away.

LIFE UNDERWRITERS' CONVENTION

The annual convention of the Life Underwriters' Association of Canada is being held this week at Hamilton, beginning on Wednesday, several hundred members being in attendance. The programme, which has already been published in The Chronicus. includes a number of practical addresses and debates on subjects of importance to the life insurance fraternity, and a pleasant entertainment programme has been organised by the local life insurance men.

IMPERIAL LIFE.

The Imperial Life reports for the first six months of 1916 new business produced of \$4,404,613, a gain of about half a million dollars over the corresponding period of 1915. Despite the fact that the expiry of a number of large term policies has increased the terminations of the period, the gain in insurance in force during the six months was \$2,237,982, showing an increase over the coresponding period of over \$900,000.

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