seek to do business, and no special intervention should be attempted by the United States Government in behalf of any one company. It was expected that the matter would precipitate a fight on the floor, but owing to the crush of other matters it did not come up in either house.

DEPARTMENT STORES IN GERMANY.—A letter from Germany says: "Here in Germany, large stores which in the United States have brought so numerous and heavy losses, have also yielded such unfavorable results, that the German companies have increased the rates for this class about 300 to 400 per cent.; nevertheless, these greatly increased rates do not appear sufficient to meet the losses."

PERSONAL.

Mr. A. L. Eastmure, the energetic vice-president and managing director of the Ontario Accident Insurance Company, was in the metropolis last week.

Mr. J. Tower Boyd, superintendent, Confederation Life, was recently in Montreal, en route to Quebec. He informs us that the Association has an opening for a good general agent in this Province, with an excellent opportunity for promotion offered to the right man. Mr. Boyd states that his company has written a large volume of business this year.

OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Mr. A. Duncan Reid, who was, until recently, superintendent of agencies, in connection with the Canadian branch of above Corporation, is now connected with the New York office. Mr. Burnett, one of the joint managers for Canada, has just returned from the Pacific Coast, where he has been on official business for the Corporation.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

An Undesirable Feature of some up-to-date Buildings.—Increasing need of Watchfulness on the part of those Representing Fire Insurance Interests.—Pretorian Jubilation.—Higher Rates of Fire Insurance.—New Quarters of the Toronto Board.

Dear Editor:—My attention has been called to the growing custom, fashion, or fad of proprietors of buildings erecting on their flat roofs, scuttles, elevator or shaft hoods, cloak-rooms and the like, building same of wood and only metal clad, which are in no way of equal fire resisting quality to the brick or stone building on top of which they are erected. There may be one such erection, there may be two or three on some of the buildldings in the "congested districts" of this city, and they constitute a certain extra hazard of no insignificant kind. That they could not stand the heat from a nearby fire of any fervency, let alone a conflagration, without igniting, is, I think, almost a certainty; whilst from their awkward positions, being mostly situated in the centre roof space of buildings, they are both out of sight and out of ready access, if taking fire. Once on fire, having for the most part, unprotected communication with the floor below them, they would easily become channels of destruction to the edifice to which they belong. Not only the newer buildings have these ornamental and doubtless useful, if dangerous, appendages, but the older ones also, for to these latter they afford some extra room and accommodation not otherwise obtainable. They vary in size from ten feet to twenty and thirty feet square, forming in this way a sort of little third-class vacant houses, upon the large roof areas of first-class buildings. They are certainly very undesirable features from a fire insurance standpoint, and should receive some attention.

There are so many changes and variations in the construction of buildings constantly going on, novelties in architecture, in materials employed, and in general ornamentation, both internal and external, that fire underwriters, and their inspectors and experts are called upon to exercise constant vigilance in their own interests. Architects desire to keep up with the times, and those employing them, call for up-to-date plans and erections, and it too often happens that the fire hazard is either wholly overlooked or else given scant consideration. "The insurance companies' business is to insure" and so the fire hazard is left for the said companies to attend to. Ideal underwriting, I suppose, would apply a fixed additional rate for every increase or extra hazard as it shows itself. In this way only it would seem can fairness be reached as between the companies and their customers. Unfortunately, the pressure of competition renders it extremely difficult to administer a scientific and sensible plan of ratings. Determination and nerve are required of a manager of a company if he is going to insist on charging for each hazard as he sees it. Not always will his friend and neighbor manager see eye to eye with him, and so act. To let what is called "good business" go, and adhere to a rule because the rate is not quite adequate does require stamina of the right sort.

Glad to know that Montreal went heartily into her celebration on the taking of Pretoria. I am very sure though that all you did fell short of all we did. I know both cities and their citizens, and for our population and size, and wealth, as compared with yours, we certainly outdid you. We ran our celebrating close upon twenty-four hours, and it was solid work too. The like never was heard or seen in Toronto before. There was hardly any prank, any madcap act, that we, us, and ours left out. Apparently there was only one thought, one movement, influencing all, and that was to make as much hilarious noise as possible. I think we succeeded, as the racket was heard three miles away. There is, I understand, some seven hours difference between South African time and ours, well, we made it for this occasion only, seven days. The results, fortunately, justified our very early anticipations anyway.

I see the quarterly meeting of the C. N. U. A. to be held in your city this week, proposes to consider the question of "Increase of Rates" in the Dominion of Canada. There is another question that should be