

MAKING CITIES FIREPROOF.

The congested parts of our cities can be made conflagration and fire proof immediately. A complete sprinkler equipment will do this for an entire city district the same as it now does for an entire mercantile or manufacturing plant. The whole cost is ordinarily repaid from the reductions in the insurance premiums during four to eight years. An investment would be considered good anywhere that pays for itself in this time and yields an equal profit each year afterwards. This has the added advantage of giving practical immunity from business interruptions and loss of property and life by fire.

There is no financial, physical or engineering reason why this should not be done. Every interest of the property owners makes it desirable. For forty years the New England factory mill mutuals have confined their insurance almost wholly to sprinklered properties. Their rate of loss is about five and two-thirds cents against a general loss rate of forty-nine cents per one hundred dollars at risk on all property in the United States.

Sprinklered risks are now written by the mutuals at rates which, omitting the element of interest on the deposit premium, run as low as four cents per one hundred dollars, and stock companies are taking the sprinklered risks on rates ranging down to fifteen cents and twelve cents, or even to eight cents per one hundred dollars. Against this the average insurance premium rate for all property throughout the United States is ninety-seven cents per one hundred dollars.

If the problem and its importance is understood, no legal questions will stand in the way. The time will soon come, if not already here, when the property-owner, failing to avail himself of recognized protection against fire, will answer to his neighbor in damages for the fire which spreads from his property. When the advantages are understood there will be none to object. There is no law against what all want for the benefit of all.—*Herman L. Ekern.*

CANADIAN DRUG MAKERS FACE SERIOUS PROBLEM.

In an interview with the Manager of Abbey Effervescent Salt Co., which for twenty years has been making this preparation in Canada, he stated that in consequence of the war, prices of their raw material had increased beyond the point which any layman would figure possible. One of the important ingredients of this remedy costs three hundred per cent. more, than it did three or four months ago. That somewhat similar conditions exist all along the line is vivid proof how even Canadian-made products are affected through the necessary importations of raw material.

The Abbey Effervescent Salt Company as well as most of the reputable drug makers in Canada, is maintaining its regular standard of prices in spite of the enormous increase in the cost of raw material.

Mr. J. E. Proctor, of the firm of Jones & Proctor Bros., general insurance agents, Toronto, was in the city this week. The above firm represent the Palatine Fire Insurance Company of North America and the Employers' Liability Assurance Corporation.

EFFICIENT SAVING.

It is easier to make money than to save it or to invest it. You can easily name nine good earners to one good saver. Most men would come to their old age with a snug provision for their declining years if they could save as well as they could earn.

Every year it grows more difficult to save, not only on account of the increasing cost of living and the continuous enlargement of our needs, but also because of a growing impatience with simple, modest, self-restrained living. We are yielding more readily to the little allurements and temptations of life than was the habit of our forebears.

But there is always some compensation for every loss. Never before were there such incentives for saving. The modern savings institutions, and best of all, the life insurance companies, provide the greatest incentives to saving and the surest rewards for thrift ever invented by the mind of man.

One may be a good saver, and still live his last days in penury for the lack of knowing how to invest his earnings properly.

Most business men lose heavily on investments made outside their business. The average wage-earner loses a large share of his precious savings in various forms of wild-cat and get-rich-quick investments. The percentage of loss suffered by those who have put their hard-earned money into standard, old-line insurance companies is almost negligible.

No business man with miscellaneous interests, no investor in stocks and bonds, no dealer in real estate, can show so small a percentage of losses as is entailed by those who put their money into high-grade life insurance.

WHAT LIFE INSURANCE DOES.

Here is what life insurance does for the ordinary man:

It compels him to save on a scale that he himself has named after due deliberation.

It joins his savings with others in a co-operative investment that is big enough to secure all advantages.

It puts his savings into the hands of those whose business it is to know what he cannot know about investments.

It gives his earnings the safeguards provided by laws affecting insurance companies.

It leaves him free to give his whole time and thought to further earnings, saving him all vexation and anxiety incident to the care of property.

It takes into consideration the uncertainties of a man's earning power, and makes provision for such modifications as conditions may require, making sure that the investor gets all that he pays for, no matter how far he may fall short of his original intentions.

And, best of all, over and beyond its merits as a means of accumulations, it plays the role of a fairy godfather to the dependents who find themselves suddenly cast upon their own resources through the unexpected and premature death of the one who provides.

The easiest, safest, surest, and most satisfactory way to save and keep on saving is to purchase from a tested, old-line, conservative insurance company some form of life insurance suited to your circumstances.

This is the best way to save, even though you have no one dependant on you and do not expect ever to have such dependants, and it is even better still for those who do have dependants.—*G. W. Coleman.*