PUBLIC AUTHORITIES AND FIRE INSURANCE.

In connection with the periodical agitation in Canada of municipal self-insurance schemes and similar dubious methods of avoiding regular insurance, it is of interest to note the experience of an English concern known as the Municipal Mutual Insurance Company. This company came into being about fifteen years ago, as a result of the idea that public buildings form a remunerative section of fire insurance business. It can scarcely be claimed for that undertaking that it has been a success, either with regard to the amount of support it has secured, or to the benefits it has conferred upon its clients. Its experience, remarks the Manchester Insurance News, conclusively proves that the loss by fire in public buildings is much larger than was suspected, and, as a result, the margin of profit has fallen far short of the expectation. This is not the only disappointment. The company soon found itself faced with the limit difficulty. The insurance of the properties of the larger corporations, for which the Municipal Mutual confidently appealed, meant a vast provision in the way of re-insurance, and the consequent paying away into unknown and possibly unreliable quarters —largely foreign—of the bulk of the premiums. Enquiries naturally followed as to the names of these re-insuring satellites, and this information the Company declined to give. The result was that a number of municipal authorities held aloof out of sheer distrust of these dubious arrangements. Anyway, the Company's progress is very slow, and its propaganda much less active than formerly.

BRITISH DOMINIONS GENERAL INSURANCE COMPANY.

A scheme got out in connection with the recent British war loan by the British Dominions General and Eagle Insurance companies is of great interest as showing the possibilities of life insurance applied specifically to the purpose of helping "raise the wind" for the purposes of the State. The scheme was for an endowment insurance, the beneficiary receiving War Loan Stock in lieu of cash. An example of its working is as follows:—Anyone aged 40 next birthday wishing to secure £100 of 5% War Stock would have to pay £5 11s. 4d. each year for 15 years. Should death occur during the period, the £100 Stock would be immediately handed to the subscriber's representatives. Otherwise, at the end of 15 years the whole of the stock becomes the property of the Subscriber, who will have paid in all £83 10s. od. In the event of the Government redeeming the War Loan before the maturity of the Policy, the amount of cash or stock received from the Government will be handed over to the subscriber. Should the subscriber discontinue the payments at any time, the Company will grant a paid-up policy for such an amount as the number of annual payments bears to the total number payable.

Payments could be completed in five, ten or fifteen years. The scheme was a great success and the British Government benefited materially by it, the British Dominions and Eagle together contributing £5,625,000 to the War Loan. This simple but extremely effective idea, it seems, might well be a basis for consideration on the part of some of the Canadian companies in the event of a further long-term Canadian war loan.

FIRE CONDITIONS IN HOSPITALS.

Many Canadian hospitals and similar institutions lack adequate means of escape in case of fire. They are situated at a considerable distance from the protection of municipal fire departments and are entirely dependent upon their own resources and equipment. Inmates incapacitated by illness, the blind and imbecile are practically helpless in an emergency. A fire starting in the basement or upon the lower floors would, in many cases, cut off descent by the ordinary stairways and elevators. If unassisted, rapid exit down external fire escapes is obviously impossible to the bedridden and crippled.

FIRE RESISTING WALL SUGGESTED.

To overcome this vital defect, it has been suggested that every hospital, asylum and public institution introduce a fire resisting wall, cutting the entire building into two parts. In case of fire breaking out on one side of the wall, automatic alarm signals would notify everyone upon that side and they could pass through the doorways of the wall into the safe section of the building and reach the ground, if necessary, by elevators or stairways, which would be in a normal condition. With proper fire drill, the attendants would, at the first alarm, wheel the helpless on their beds through the doorways in the dividing wall with scarcely any disturbance. Safety would be found upon each floor, without the danger attending vertical travel.

COST NOT HEAVY.

The most attractive feature of the bi-sectional wall is its cost compared with structural alterations necessary in providing new stairways and unsightly and dangerous external fire-escapes. In many cases, existing walls can be developed into fire barriers with very little expense. The Department of Charities and Corrections of New York city has recently had the system installed complete with automatic alarms in each of the two hundred buildings under its control. The authorities responsible for the welfare of inmates in large institutions in Canada might well give this matter consideration with a view to the adoption as far as possible of this simple method of safeguarding the lives in their keeping from the dangers of fire.

MORE GERMAN "SCRAPS OF PAPER."

According to the Insurance Index of New York, no German direct writing fire company doing business in the United States has ever paid a hundred cents on the dollar on its American losses, and in the San Francisco disaster the imported German companies "welched" their policyholders, and in some cases repudiated their losses altogether.