

result, through a process of equalizing rates, 'a great increase' is likely to be made only on unprofitable risks, while on some classes of risks the rate may actually be decreased. What is required absolutely is an advance in the average rate, since an average fire loss cannot be met by the insurance companies with an average rate as low as seventy-four cents per \$100 of insurance. That was the average rate in 1899. The average rate has not exceeded ninety cents per \$100 for a period of twenty years. A restoration to that figure would give a degree of prosperity to the fire insurance business. At the higher figure fire insurance would still be one of the cheapest things in the market."

A reduction in the fire waste, and an advance in the average rate of insurance. Well, both are demanded in the interests of the public and underwriters alike, and, even if the stringent laws adopted by some of the European governments for the "discouragement" of fires are not regarded with favor, we may very reasonably ask if the present system of inspection on the part of companies is thorough and effective. We approach this subject with some hesitation, unwilling to believe that the volume of loss by fire has been swollen by any lack of vigilant and frequent inspection. Yet it too often happens that the aftermath of a fire reveals a weakness in the risk which ought to have been detected before its acceptance.

If by the exercise of more frequent inspection of risks, and the necessary advance in the average rate, the fire insurance business can be lifted from the mire of loss and confusion, surely our fire underwriters will not hesitate to seize the much-needed relief.

ADVANCE IN FIRE INSURANCE RATES.

The lamentably poor results of the insurance business in Canada for many years past must, we think on reflection be patent to the most casual observer. Heavy losses have been incurred over a wide area extending from Windsor, N.S. to New Westminster, B.C., not omitting the central portion in the way of Toronto and Ottawa and Hull, all of which places named have been devastated by conflagrations within the brief period commencing 1st January, 1895. This unsatisfactory state of affairs has so impressed itself on those charged with the care of insurance interests in the Dominion that they have at last been obliged to give careful and pressing attention to the question of the rates charged. As it appears to have been demonstrated that these are on the whole inadequate, the work of a revision of them has been undertaken by the C.F.U.A.

Accordingly the announcement is now made of an advance at Quebec, Ottawa and on several important classes throughout the district of Ontario and Quebec, embracing wholesale stocks, lumber, country stores and other risks.

The cities named being specially liable to the conflagration hazard have required attention for some time past, Ottawa having proved in a very marked manner what can be done in the direction indicated. As to Quebec, it is alleged that the fire protection is not up-to-date, and that the water supply is intermitted.

We therefore are inclined to the belief that the action taken is timely and necessary, especially if we are to retain in Canada the well-established loss-paying institutions that have been here so long, and have so promptly and fully met their obligations.

It remains in the hands of the people themselves to so reduce the fire waste in the Dominion that the necessity for imposing higher rates of insurance by those in authority will be obviated.

AMBASSADORS, THEIR DUTIES AND PRIVILEGES.

The serious embroglio in China has been the means of calling forth some interesting information from writers in several of the countries concerned as to the privileges and duties of ambassadors. The residences of the gentlemen employed by their governments to represent them and manage their interests at the courts or seats of government of other powers have always been regarded as sanctuaries, and the recent occurrences at Peking consequently came as a painful surprise to those who fondly imagined that an attack upon envoys or ambassadors had been rendered impossible by the spread of civilization. The second Afghan war, in 1870, the most brilliant incident of which was the march of the present Lord Roberts with a force of 10,000 men, through three hundred miles of practically unknown country, to the relief of Candahar, was brought about by the murder of the British Consul at Cabul. Since that memorable affair the accredited representatives of foreign powers, if not always treated with respect, have been fairly free from murderous attacks, until the outbreak in Peking and the slaying of the German ambassador aroused the world to a knowledge of the fact that distinguished personages enjoy no immunity from assassination, and are, in fact, shining marks in times of riot and disorder.

However, it is with the privileges and duties of ambassadors we desire to deal in this article. Much of the ancient state of an ambassador may have disappeared, but the peculiar rights and prerogatives of his position are most distinctly defined. Upon this subject a writer in Cassel's Magazine says: "The embassy is a sacred place, and every one in it, from the