

his death, the cost to the insured was \$5.89 per thousand. Will the noisy advocates of "insurance at cost" under the assessment system make a note of this by the side of the fact that in another Pennsylvania institution, on the assessment plan, the United Brethren Mutual Aid Society, the cost per thousand to the average member in the twenty-second year of its existence was \$62.66, and the average annual cost for the whole 22 years more than \$26 per thousand! They may also profitably note that the *eleventh* year's experience of the Mutual Reserve Fund, with the average age of its membership at 46, cost an average of over \$11 per thousand. About what will be the cost at this rate of such of the present members as live to be 76 years old? The example from the Penn Mutual is only a sample leaf out of the large volume of experiences of all the level premium companies.

THE FIRE INSURANCE OUTLOOK.

As we approach the opening days of 1893, the anxious inquiry as to the kind of history which is likely to be made by fire underwriting naturally arises. With the close of 1891, completing the scorching record of more than a hundred and forty-three million dollars' worth of property burned up in the United States and Canada, entailing a loss of more than ninety-one millions to the insurance companies, underwriters began seriously to ask each other: What experience will 1892 bring to us? In fifteen days more that question will have been answered. Barring any unusually destructive conflagration within that time, it seems reasonably certain that the outcome for the companies will be somewhat less disastrous than that of the preceding year. Not very much less, perhaps, but yet enough so to inspire the hope that better things are in store, and that a reasonable prosperity only waits for the application of common-sense methods by a unified body of workers. The experiences of the past two years have, we think, pretty effectually convinced company managers that fair promises in the board room and foul play in the field, subscribing to compacts and winking at their violation whenever a good point is to be scored, and conducting the campaign on a basis of insincerity generally, is not only demoralizing and unprofitable but ruinous.

That the combined wisdom of the fire underwriting fraternity, joined to honest keeping of faith, is equal to the surmounting of all difficulties and the turning of defeat into victory already appears in what has been done during the current year. In New York city, for the first time in many years, a tariff association which means something and is not a burlesque on the name, has been maintained effectively, and other cities and towns have been, as a rule, successfully dominated by the various central organizations, like the Western Union, the New England Exchange, the S. E. Tariff Association and the Canadian Fire Underwriters' Association. The electrical hazard has been studied to some purpose and the vagaries of building construction looked into, with rates promulgated to somewhere nearly fit the specific risk considered. More important

than all has been the adoption and successful application in most parts of the United States of the eighty per cent. co-insurance clause, and the formulation of the carefully and scientifically constructed Universal Mercantile Schedule. That the beginning of the new year will witness its general application to the class of risks for which it has been designed seems to be a foregone conclusion. In view of all the foregoing facts there really seems to be good ground for the hope that fire underwriting for 1893 may be conducted on more clearly defined and more scientific lines and buttressed by honest unity of endeavor. What now most clearly remains to be done is the education of the public to see and practically accept the new order of things as necessary to the continued maintenance of that protection to property which alone fire insurance affords, and which is an indispensable adjunct of all commercial interests. This will be a work of time, but firmness of attitude and patience of endeavor will accomplish even this very desirable result.

TIN-CLAD VERSUS IRON DOORS.

The question whether iron doors and shutters attached to buildings to prevent fires and burglaries are an advantage or disadvantage insurance-wise has for some time been a question for underwriters as well as fire departments. These shutters are usually securely fastened on the inside, and when so fastened are generally quite as impregnable to fire departments in the event of fire as to robbers: the result being much loss of valuable time at the incipency of the fire and much labor in obtaining access to the seat of danger by the firemen. By what means these windows or doors shall be made secure against burglars, and at the same time be accessible to fire departments, is the problem to be solved. Various solutions of this question have been offered, among which we note one that appears at once effective, simple, and not over costly. It is an automatic arrangement by which all of the shutters on any floor can be instantaneously and simultaneously opened by simply pulling a hook, enclosed in a locked iron box, attached to the building, the key of which is to be found at the nearest engine house. By this ready means firemen can gain access to the fire with but little delay or trouble, while the burglar is still barred out.

The chief object in placing iron doors and shutters on the outside of buildings is to defend such premises from fires in contiguous buildings, for which purpose they become more or less effective, as the threatening flames may be more or less remote. But when such doors cover openings in division walls in factories, warehouses or large business blocks, where they may at any time be brought into close contact with fires not unfrequently on both sides at the same time, they become unreliable by warping, bulging, and twisting, leaving openings through which fire can pass by them; and the heavier the material the more will they bulge, even with slight heat; and from the heat centred in themselves will communicate fire to adjoining bodies.

Fire underwriters of to-day begin to recognize as fallacies many of the doctrines and matters of practice