

duce a lower accident frequency calls for considerable qualification. Standards of safety may be set in the matter of guarding machinery, but what might be good enough in one factory where production is slow and a higher paid and better class of worker is employed would be entirely inadequate in another shop where other conditions prevail. It is only under the experience rating scheme that the penalty in the shape of a higher rate would come.

However, the Schedule Rating System, in a simplified form is a good one to determine at the outset the dividing line between insurable and uninsurable risks, but it should be left to the experience rating system entirely to graduate the rate upwards or downwards.

There is an important difference in the nature and administration of the factory laws in Britain and the United States which has a bearing on the question of Schedule Rating. The same matter is worthy of study in the Canadian Provinces because it is through the Factory Laws that the accident frequency should be attacked in the first place.

### THE "WETS" WIN

New York, September 16th, 1920.

To the Editor of The Chronicle,  
Sir:—

Referring to the very interesting article in your last issue, may I suggest that there is one very good reason why the Bahama Islands, at least, if not the other Islands of the West Indies would not desire to become part of the United States.

The inhabitants of these islands are, in a perfectly open and proper way, taking full advantage of the opportunities for legitimate profit offered them by reason of the absurd Prohibition law operative on the mainland, which has proved a veritable bonanza to their merchants, traders and hotel-keepers and has largely increased the value of property, especially in Nassau.

The latest general election held in the Bahamas took place about a year ago and the next election will not be held for some 6 years. At the last election the "Wets" returned twenty-six or twenty-seven out of a total of twenty-eight members.

I am Sir,

Yours faithfully,

NEW YORK.

### FIRE LOSSES HEAVY

The fire losses for the first eight months of 1920 will be found to be far ahead of those for the same period of 1919 and 1918. There have been a

number of serious outbreaks in various parts of Canada during the past few weeks, as may be noted by a reference to the weekly Canadian fire record, published in our columns.

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### WANTED

ASSISTANT ACCOUNTANT by large British Fire Office, young man to assist Chief Accountant. Must be able to supervise ledger keepers and assist generally in accounting work. Apply, stating age, experience and salary, to

Assistant,

Care The Chronicle, Montreal.

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### WANTED

FIRE INSURANCE MAN with eleven years experience as Agent, Inspector and Assistant Manager seeks new connection. Speaks and writes both languages. Would start in any capacity offering good prospects for advancement. Apply, to

F. I. M.,

Care The Chronicle,

Montreal.

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### WANTED

GOOD OPENING for a competent man to take charge of INSURANCE DEPARTMENT (chiefly Fire) with an old established WESTERN INSURANCE BROKERAGE OFFICE. Apply in the first instance giving experience, salary expected and references to

EXECUTIVE,

Care The Chronicle,

Montreal.

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### WANTED

By a large British Office a young man capable of taking charge of their Plate Glass Department. Write, giving age, experience, references and salary expected. Good opportunity for a bright young man. Applications treated strictly confidential. Address,

X. Y. Z.,

Care The Chronicle,

Montreal.

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### WANTED

By a large British Fire Office a young man with experience as assistant in the Underwriting Department. Apply, stating age, experience and salary required to

Underwriter,

Care The Chronicle,

Montreal.