MULTIPLE LINE COMPANIES.

The tendency on the part of American insurance companies to engage in the different lines of the business so that conditions are approaching those in some of the countries of Europe where a company is allowed to transact all classes of the business, fire and marine, life and casualty, has become so marked in recent years—a Connecticut company having in fact been authorized during the past year to write reinsurances of all kinds—that it has led to a discussion, at this week's meeting of the insurance commissioners' convention, of the question whether the restrictions now in force as to the lines or classes of insurance American direct writing or reinsurance companies may transact should be abandoned or not. Of the two principal speakers on the question, the Connecticut commissioner, who argued in favor of abandoning existing restrictions, took the view, naturally suggested by the facts of the case, that the multiple line insurance company was to be regarded as an evolution out of modern conditions.

AN ARGUMENT AGAINST.

On the other hand, the New York commissioner made out a strong case for the retention of present restrictions. He even expressed the opinion that some of the lines of business engaged in by casualty companies are by their nature such that a reduction in the number companies are now allowed to transact would result in safer and better underwriting. He pointed out that in European countries the tendency is in the direction of the American practice of restriction; that the proper regulation of the expenses in the different branches of the business of a multiple line company would be extremely difficult if not impossible; that the removal of present restrictions would encourage the absorption of the smaller companies by the larger and tend to the concentration of the insurance business in the hands of a few mammoth companies, a result not in harmony with the trend of public opinion; that in case of the liquidation of a multiple line company the operation would be seriously complicated; that a fire or casualty company cannot be considered a fiduciary corporation to the same extent as a life company; that in times of disaster where great loss of property and life are both involved it is safer that the burden shall be carried by several companies rather than by one, and that the benefits of specialization would be lessened by the adoption of a multiple line company system.

DEMANDS OF PUBLIC CONVENIENCE.

There is much force in all this. At the same time, says the Boston *Standard*, the fact remains that the present tendency to multiple line writing is due partly to the demands of public convenience and partly to the necessity for utilizing the agency force to the greatest possible extent. The best system is obviously that which safeguards the public and tends to reduce the cost of insurance to a minimum. And that system is probably neither the American nor the European, but a combination of both.

Mr. A. J. Meiklejohn of Toronto, president of the Canadian Association of Life Underwriters, has been elected a vice-president of the National Association of Life Underwriters of the U. S.

FIRE INSURANCE ESSENTIAL.

The following is an excerpt from an address by Herbert E. Choate, treasurer and credit man of the J. K. Orr Shoe Company, one of the leading manufacturing, wholesale and retail concerns in Atlanta. Mr. Choate says:

"Some men look upon fire insurance as a useless expense. They will tell you that they have been in business for twenty years and have never had a fire. The only thing that will convert that type of man to the idea of fire protection is for him to be overtaken by a disastrous fire and have wiped out overnight the accumulation of his twenty years of toil, hardship and self-denial, when he has to face the world without capital, without credit, and almost without hope.

"Others will tell you that the rate is so high they can't afford it; but such overlook the fact that the rate is high because the hazard is great. This is the strongest reason in the world why they should carry insurance.

"Permit me to say frankly, as my opinion, that a business that cannot pay for fire protection has no proper license to exist; for fire protection is just as essentially a part of the cost of doing business as the freight, the taxes or the rent you pay; and your profits should be figured accordingly."

HELP FIRE INVESTIGATIONS.

In the investigation of the cause of suspicious fires the Insurance Department is severely handicapped because people who are able to throw some light on the conditions existing before and after the fire absolutely refuse to furnish the information, basing this refusal on the ground that they are not interested and do not care to get mixed up in the case.

The firebug is one of the most dangerous of criminals; nevertheless, unless he is caught red-handed in the act, or confesses to his crime, it is almost impossible to secure a conviction. The sympathy of the public, to a greater or less extent, is with the man accused, as the people go on the theory that, as the loss comes out of the insurance companies, nobody is damaged, forgetting the fact that the insurance companies base their premiums upon losses, and that every crooked fire loss is, in the last analysis, paid by the honest insurer.—*Fire Marshal Keller of Minnesota.*

SCHOOLHOUSE FIRES.

Whether it is explainable or not, the fact remains that there has been for the past twelve or eighteen months an unusual number of fires in colleges, and schools throughout the country. At this time for the opening of schools and colleges, attention may well be called to the matter. All college and school buildings with their heating plants, kitchens, closets, and in fact every condition likely to start or feed a fire, should be thoroughly examined. Examine the ways of egress—stairways and fire-escapes; see if they are sufficient and in good condition—not blocked. Not only our property, but the lives of our children, are at risk. The schools and colleges are now opening. Those in charge of them should carefully inspect their heating plants and the premises generally, and see that they are in safe condition, and that there are sufficient exits kept in condition to be used.