

Institute of Architects, the National Association of Building Inspectors, and the National Association of Fire Engineers, called to confer upon the features of a uniform building law to be recommended for adoption by the several States. Two days were devoted to the discussion of the question, resulting in the adoption of a series of recommendations, covering methods of construction for different classes of buildings, allowable area and height, facilities for fire protection, and suitable inspection and supervision. The recommendations were for the most part excellent, but the important thing is to secure their legal sanction by State legislation. This can only be done by systematic, direct effort on the part of somebody. A permanent national organization is contemplated, composed of the associations above named and kindred associations, which looks as if this question was to be followed up to some purpose. We understand that Canadian associations are invited to co-operate.

WE EXPECTED IT. The writers for a certain class of the secular press, who are chiefly distinguished for what they don't know about insurance, and the amateur would-be "reformer," who advocates turning each municipality into a fire insurance company, have discovered that the regular companies managed to come out a little ahead in 1890, and in some localities even made a little money on their business. Forthwith these wise men ring the changes on the old chestnut bell, that rates are too high and that the "monopolistic" companies are getting rich off the public. It seems to be a hopeless task to attempt to beat it into the craniums of these people that prosperity or otherwise in fire insurance depends on *average* results for a series of years. Everybody who is posted knows that the year 1889 yielded no profit on the underwriting account of the average company; and now, with the first quarter of 1891 piling up a total fire loss in the United States and Canada amounting to two and a half millions more than the like period of 1889, and nearly eight millions more than for the first three months of 1890, it ought to be seen that the companies are in danger of paying out more than they receive from the public in premiums. Will the vociferous reformers just hold their breath long enough to make a note of this fact?

EVERY WELL INFORMED fire underwriter knows how difficult it is to control a certain class of agents who, in one way or another, directly or indirectly, "divide commissions" with their patrons whenever their supposed self-interest demands it. This evil has, it appears, become so widespread in the West that a movement has been inaugurated in Chicago to induce the various associations of fire underwriters to adopt an agreement or rather resolution, pledging the members to remove within six days, any agent who shall, himself, or who shall permit any employee "to offer, promise, or pay any commission, rebate, or valued consideration, directly or indirectly, to the assured, his agent, employee or broker, by correspondence or otherwise, or to any person or firm whose principal business is not

that of fire insurance." The discharged offender is to be debarred from re-appointment or employment in fire insurance by any member of the association for at least two years. This is a somewhat iron-clad resolution, and it remains to be seen whether the associations will have the nerve to adopt it. We do not think the rebate evil in fire insurance has yet reached a point in Canada requiring quite such heroic treatment as our Western friends propose, but it is bad enough to require some pretty vigilant watching.

WE HAVE SEEN nothing quite so funny in insurance circles for a long time as the itemized account of an agent of the Fidelity and Casualty Company of New York, which became public through the proceedings of a New York court. The company employed the agent named for a trip to the West and South in its interest, at a fixed salary and "living expenses" during his trip, an itemized account of the latter to be rendered. When the account was presented, the company demurred to the payment, and the agent brought suit. For the benefit of posterity we append some of the items as given by the *Weekly Underwriter* :—

Oct. 13—shave, 25c.; umbrella, \$3.35. Oct. 15—newspapers and books, 50c. Oct. 16—newspapers, stamps and sundries, 95c. Oct. 19—shave, 25c.; sundries, 75c. Oct. 21—hair cut, shave, bath and shampoo, \$1.15; sundries, \$1.20. Oct. 22—pressing suit, got wet, \$1.25. Oct. 26—bath and shave, 65c.; gloves, \$1.50. Oct. 30—shave, 25c.; show at Warren, 75c. Nov. 1—bath and shave, 60c.; show at Erie, 75c. Nov. 3—physician and prescription, \$2.50; rubbers, 75c. Nov. 4—pressing and cleaning suit, \$1.25. Nov. 6—show at Oil City, 75c.; pressing and cleaning overcoat and suit, \$1.75. Nov. 7—show at Easton, 75c.

The court agreed with the opinions of expert witnesses, summoned to state what were the usual allowances by insurance companies, that "living expenses" could hardly be charged with shaves, shampoos, cleaning and pressing clothes, buying gloves, etc., and paying admission to shows. That phrase "living expenses" is sometimes pretty elastic as interpreted by agents, but we are sure that the Fidelity and Casualty agent will be unanimously voted to the head of the class.

LIFE ASSURANCE AND SAVINGS BANKS.

It is no uncommon thing for individuals, when approached on the subject of life assurance, to object to the outlay required by saying that they can invest their money to better advantage than a life assurance company can do it for them; and a common form of argument employed is that the amount of the required premium regularly deposited in a savings bank will yield better returns, besides being immediately available when required by an emergency. These people look only upon the surface of things, and jump at conclusions, without an adequate knowledge of a few simple but very important facts. The very material fact is overlooked, that while one is earning money to put into the bank, the chances of life are very uncertain; and if the adverse chance happens, the earning ability and with it protection to the family absolutely ceases. How great these chances are may be seen when it is stated that, according to the established mortality tables