

Proceedings of The Insurance Institute of Toronto), Mr. D. E. Kilgour points out that in practice there are the following ways of providing for an extra hazard: (1) the charging of an extra premium, (2) the arbitrary adding of a certain number of years to the actual age of the assured, (3) the imposing of a lien on the policy, (4) the limitation of the plan of insurance, (5) the placing of under-average risks in special dividend classes.

He considers that the general contemplation of the problem brings prominently to view three points:

(1) An applicant should not be allowed a choice as to methods of treatment, lest he select against the company.

(2) Where there is sufficient experience in any class of special risks to gauge the mortality likely to be experienced, there can be little for the company to choose among the various methods used.

(3) Where the determination of the value of the special risk must, by reason of insufficient experience, depend upon individual judgment, the method of advancing the age of the insured, or of imposing an extra premium is more liable to error than that of "limitation of plan" in conjunction with the use of a lien. The determination of the advance in age is based almost directly upon the expected decrease in the expectation of life, a factor which requires mathematical computation rather than superficial observation



THE WESTERN UNION AND PUBLICITY IN FIRE UNDERWRITING MATTERS.

It has to be admitted that fire underwriters have sometimes been unduly secretive in their dealings with the public. One "inside" critic of United States underwriters put matters very plainly when he said recently:

"Doubtless the secrecy of some of our meetings has excited some hostility and given to certain rules and schedules—meant to be fair—a character never deserved, and tended to magnify the owl into an octopus."

But fire underwriters are coming to recognize that undue secrecy has not unnaturally been construed as an admission of weakness. And so they are coming more and more out into the open—relying upon publicity and gradual education of the public to bring general recognition of the soundness of their main contentions.

An instance of this trend was afforded at Frontenac, N.Y., a week ago, when, contrary to all precedents, the Western Union of fire underwriters after holding its usual secret annual session, adjourned and reorganized as a mass meeting of company managers to receive the State Insurance Superintendent of Kansas, and with the press pre-

sent, discuss with him the matter of state rate regulation.

This was the thirtieth anniversary of the Western Union and the attendance was the largest since the silver jubilee. President J. H. Lenehan, of Chicago, as reported by the New York Journal of Commerce, took an optimistic tone in his annual address, but urged that the companies should not waive the protection of the sixty-day clause in loss settlements, as it tended to encourage incendiarism.

W. N. Johnson, of Erie, Pa., for the committee on publicity and education, reported on the work done and promised the announcement of a manager soon.

H. C. Eddy, of Chicago, for the committee on fire protection engineering, announced that the important electrical hazard was being reduced by the growing adoption of strictest requirements and reported on the great work being done by the underwriters' laboratories in Chicago.



STRUCTURAL MERITS AND DEFECTS FROM THE UNDERWRITING VIEWPOINT.

A Canadian Cold Storage Warehouse Instanced—Refrigerating Plant in Duplicate, but Cold Air Ducts Made of Wood—Lack of Private Fire Protection.

One of the most up-to-date cold storage warehouses in Canada is described in Insurance Engineering, by Mr. F. B. Starkweather. Situated at St. John, N.B., this warehouse plays an important part in supplementing and aiding the export winter business of the Dominion. The business of the company has grown to an amazing extent, and at present the warehouse is taxed to its capacity.

The building is divided into three sections. One comprises a unit of four stores with apartments above which are used in connection therewith, or as additional facilities for the warehouse, such as sorting and repacking apples. The next section, 100 by 100 feet, comprises the cold storage warehouse. In the rear is the power house, 50 by 80 feet. The construction of the building in general is well adapted, not only to the use and purpose but also to fire-resistance, and from this view is interesting to the student of building construction.

The street section is a mercantile building, built of brick with heavy walls on either side, having no openings, and able to resist an exposure fire. The stores are separated by brick partions. The floors are wood, 2 by 4 inch sticks set on edge and covered with another, a 1-inch top flooring. The roof is mill construction, covered with gravel, further augmented by cork board and cement. There