that the better class of companies who have adopted a reasonable and proper tariff in the conduct of their business are the sufferers from letting loose on the community representatives of rate cutting concerns, paying large commissions, and evincing a readiness to accept any and every risk submitted to them.

While we are unwilling to believe that competition has reduced the business of the fire insurance agent to the deplorable condition pictured by our Ontario friend, there is evidently only too much truth in his statement, verified as it is by a case in point, that the regular agent of a large tariff company, when in pursuit of his daily bread, finds it necessary to resort to ways that are dark in order to meet the tricks of the untrained and reckless representatives of smaller non-tariff corporations. But where to look for a remedy we do not know. However, with the contentions of our correspondent that the best interests of any company cannot be properly guarded by the inexperienced special agents, too frequently appointed because of the business they can influence, we are in thorough accord. There is much to learn in the insurance business, and the result of nearly every fire in county towns and smaller communities illustrates the folly of entrusting the placing of risks to absolutely inexperienced agents.

Upon this matter our correspondent thus delivers himself: "If every loan company, bank and book-keeper agent were swept off to-morrow, it would result in a profit to the companies before the close of 1899, and in the loss of not a dollar of premium income."

Of course, we cannot endorse this sweeping prediction as to the effect of thus disposing of irregular agents, among whom may be some very estimable gentlemen engaged in the pardonable work of supplementing an otherwise insufficient income. But we cannot help thinking the insurance business does demand much more knowledge and experience than is shown in the selection of agents whose only recommendation is that they can influence certain risks for a consideration.

Our chartered banks, years and years ago, discovered the dangers inseparable from the appointment of inexperienced but influential "local" managers in county towns, and quickly substituted trained officials from the Head Offices. Perhaps our insurance companies may, in course of time, find that experience is necessary to the safe conduct of their business.

Mid-Winter Fire-Fighting in Montreal. The fire at Chaboillez Square, on Sunday morning last, may have developed a serious weakness in the water power, required on such an occasion, but it afforded spectators a splendid opportunity of measuring the activity and endurance of the valiant and heroic men who comprise the fire-brigade of Montreal. The blazing building was literally surrounded by a frozen network of electric wires, rendering the work of raising ladders to its windows both difficult and dangerous. The cold was so intense that even the heat from the burning building proved powerless to prevent the freezing of the fire-fighting appliances, and only the constant use of axe and steam enabled the men to extend the ladders and raise the hose to points of vantage. But, encased in ice from helmet-top to waist, each fireman moved about in the performance of his dangerous duty, apparently insensible to physical discomfort and suffering, and intent only upon saving life and property. The death of one of their comrades, crushed beneath a mass of bricks and masonry, must have saddened but it did not daunt these intrepid men; and we have no hesitation in saying that, if they had been asked who would volunteer to save some perishing souls as poor and empty-handed as themselves, whose lives the perfection of human reason did not rate at the value of a cent each, those half-frozen fire-fighters would have manned a ladder as surely and cheerfully as if a thousand dollars depended on their brave efforts.

It is no great living the firemen get out of the deadly risks they run, and for this, and for the recollection of what we saw at the fatal fire on Sunday last, we hold the firemen of Montreal in our respect and honour, and we ask in all sincerity that when one of these brave fellows dies at the post of duty any recompense for his loss, to those who may be dependent upon his willing hands and brave heart, should not be withheld because of insufficient length of service. Every fireman should be assured that, even if death comes on the first day of his dangerous duty, his wife and children will not go uncared for.

Lengthening Life. We are naturally desirous to live as long as possible, although we have been told that no one who is in a right state of mind ever even thinks about death. Those interested in the lengthening of life will be glad to know that a vice-chancellor of Cambridge University, Dr. A. Hill, is reported as stating that one-fourth of all the diseases that destroy life are absolutely preventible, and that "if the practice of hygiene were only on a level with its theory the average longevity would be raised at once from 50 to 65 years. The greater number of diseases over which the individual has control are due to mistakes in eating and drinking. One purpose yet to attain is a more exact knowledge by every citizen of the causes and properties of preventible diseases, but it is hardly surprising that the knowledge is still so slight when even medical men hardly realized the contagious character of consumption twenty years ago, although one-third of the cows in England are tuberculous and half the milk sold distributes the bacillus of tuberculosis."

It seems that while progress in civilization has brought greater care of human life, there is yet a prodigal waste. However, this learned vice-chan-