

Congress of International Congress of Actuaries will be held at Berlin, Germany. Papers are invited on the following topics:—

Industrial insurance, children in particular; Methods of calculating and determining extra premiums for hazardous risks; What form of policy reserve should be carried on hazardous, war and other risks; Mortality table for annuitants, should the mortality tables for immediate annuities be the same as for deferred and survivorship annuities; Methods of insuring abstainers and those in the liquor trade; Insurance on the lives of women; Taxes on insurance companies; Limits within which insurance is possible; What kinds of insurance have an ethical and social value from an actuarial point of view; Methods of conducting mortality investigations; The progress of teaching actuarial science in schools and colleges; The progress of insurance legislation; Aids to actuarial calculation; Calculating machine; The uniformity of legal requirements; What is meant by invalidity from an insurance point of view; Insurance in Germany. Over twenty subjects for papers are enumerated, on most of which discussions will take place.

The programme is far too lengthy.

The subscription for membership in the Congress is \$4. Information respecting this conference may be had from Mr. Israel C. Pierson, correspondent for the United States and Canada, New York.

The Waste by Fire.

In a paper by Mr. Alcide Chausse, it is stated that 9 lives are lost by fire every year for every 100,000 of population. "If the loss of life is appalling the loss of property is disgusting. Our fire losses are equal to a tax of \$25 per year per family. We have burned up one thousand millions of dollars worth of property in six years. Most losses, so called, are really but exchanges, one product turned into some other form, a loss, perhaps to many, but a gain to someone. Not so with fire. That loss is final, absolute, and the visual one is actual.

New York averages 8,700 fires a year, Chicago 4,100. We burn up three theaters, three public halls, twelve churches, ten schools, two hospitals, two asylums, two colleges, six apartment houses, three department stores, two jails, twenty-six hotels, one hundred and forty flat houses, and nearly six hundred homes every week of the year. We may say that every person who lives or has business in buildings is more or less exposed to danger by fire, owing to our recklessness, or criminal carelessness or ignorance, but setting aside such broad terms we have estimates that there are 36,000 lives daily in danger; that is, there are that many people directly exposed to fire people who escape from

burning buildings, lives that are in imminent peril. No war, however bloody, shows any such average of lives daily exposed to destruction. And what is being done to prevent this terrible loss? A little, almost hopelessly little in the way of prevention, though much as a palliative. We throw water upon our fires (and are constantly endeavouring to throw it more scientifically) and expect the next fire to burn less fiercely because thereof. As far as cure goes, note how little we have done. In all this broad continent there are but 3,000 buildings that can be called "fireproof," and that very largely only in their structural parts, that is, fire-proof buildings like those in Baltimore, whose steel frames and terra cotta floors withstood the attack where all else about them, the stone, the marble, the wood, went the way of all things combustible or destructible.

MONTREAL BOARD OF TRADE AND FIRE INSURANCE.

REPORT BY THE COMMITTEE ON FIRE INSURANCE.

The Committee of the Board of Trade, which has been considering the questions of fire insurance rates and the city fire protective service, presented its report on 20th ult., to the Council of the Board, through its Chairman, Mr. F. H. Mathewson.

The report is an exhaustive and most able review of the whole situation. Mr. Mathewson and his colleagues are very highly to be commended for their earnest consideration of these matters which must have occupied a large amount of their time and involved tedious labours and prolonged conferences with the Underwriters' Association and the Civic authorities.

The following is a synopsis of the committee's report:

1. The low level pumping station though wired for electric lights is in constant danger of fire from 38 coal-oil lamps being used every night.
2. The hydraulic and three steam pumps are working to their full capacity and there is no reserve power at the present time.
3. A new steam pump has been ordered for delivery on February 6, but is not likely to be in working order for some months. In the meantime, the city will be without any reserve capacity, although competent authorities have declared that a reserve of 50 per cent. ought to be provided.
4. The Committee regards the increase made in men and appliances in fire protection service as not having kept pace with the growth of the city. In view of this and of the annexation of suburban municipalities more station houses, appliances and men are urgently needed.
5. The fire alarm system is condemned as "most obsolete" and so long as it remains in the tower of