

inquests have been made. He believes that the knowledge that the insured must show an honest loss before being entitled to recover would induce more care in its prevention. The practice of paying flat commissions upon premium receipts to managers of companies charged with the duty of accepting or rejecting risks is also condemned, and he suggests that persons should be forbidden to hold the dual position of manager and officer of a company. Evidently Mr. Merrill is convinced that the state of affairs calls for radical treatment as regards both the companies and the public; but although his suggestions contain much force, it is to be hoped that a cure may be effected by milder measures before appealing to some of the drastic remedies he recommends.

Female risks in Australia.

THE death rate among female lives during the child-bearing period is commonly considered to be higher

than that of males of the same age. That conclusion has been based mainly upon observations in the older countries of the world. Recent statistics, however, raise the question as to whether the different conditions obtaining in newer lands may not appreciably modify and even reverse the relative mortality of the sexes at all periods. In an interesting paper read before the Insurance Institute of New South Wales last year, Mr. J. J. Dovey, F.I.A., gave the results of an exhaustive investigation of the death rate in that colony and Victoria during the decade intervening between the census years 1881 and 1891. These clearly show a higher vitality among the gentler sex at every age, as will be seen from the following figures representing the probability of living one year (*p.v.*) and the expectation of life (*e.v.*) at quinary ages:—

Age	MALES.		FEMALES.	
	(<i>p.v.</i>)	(<i>e.v.</i>)	(<i>p.v.</i>)	(<i>e.v.</i>)
0.....	.8672	47.79	.8832	50.71
5.....	.9948	53.61	.9951	55.92
10.....	.9974	49.61	.9977	51.88
15.....	.9970	45.21	.9971	47.46
20.....	.9947	41.05	.9952	43.31
25.....	.9932	37.20	.9933	39.46
30.....	.9922	33.49	.9922	35.81
35.....	.9908	29.80	.9910	32.21
40.....	.9886	26.21	.9893	28.70
45.....	.9856	22.74	.9877	25.24
50.....	.9812	19.43	.9853	21.80
55.....	.9751	16.33	.9820	18.39
60.....	.9668	13.44	.9754	15.12
65.....	.9528	10.75	.9637	12.01
70.....	.9327	8.46	.9440	9.49

The fact has often been noted that a large proportion of the deaths in most young countries arise from accidents and intemperance, and enquiry shows that such is the case in Australia. As might be supposed, the excessive mortality due to these causes falls mainly upon the males, and to such an extent as to more than offset the extra risk attaching to maternity. This conclusion is confirmed by the experience of the local life companies, some of whom accordingly make no discrimina-

tion in the rating of the sexes. A similar investigation into the death rate of Canada would be interesting, and possibly might prove useful as a guide to the assurance companies in dealing with female applicants.

Unknown Causes of Fires.

A SPECIALLY interesting feature of the annual reports of the Insurance Commissioner of Massachusetts is

the carefully tabulated information they contain in reference to the origin of fires within that State. From the summary of these published in his last report we learn that nearly seventy-five per cent. of the total fires which occurred during the nine years, 1885 to 1893, inclusive, were attributable to nine out of the sixty-four causes responsible for the aggregate. These are classified as follows:—

Cause.	'93	'92	'91	'90	'89	'88	'87	'86	'85	'85-93
Unknown.....	897	865	656	487	546	605	507	484	466	5563
Incendiary....	273	280	303	251	235	231	256	289	278	2391
Defective chimney.....	251	151	222	220	165	196	222	168	158	1753
Exposure.....	257	234	239	143	477	205	183	210	204	2152
Kerosene oil...	309	258	248	235	217	188	176	116	114	1861
Careless use of matches.....	91	83	98	81	90	43	89	92	48	755
Fire-crackers..	47	43	25	30	3	87	85	34	16	370
Overheated stoves or furnaces.	245	228	106	101	98	93	83	80	68	1102
Children playing with matches	141	123	164	127	116	89	75	54	61	950
All other 55) causes.....	854	925	831	796	543	639	562	423	415	5988
Total.....	365	3190	2892	2471	2490	2446	2238	1920	1828	22,840

A striking feature in this exhibit is the large and increasing number of fires due to "unknown" causes. It will be seen that over twenty-four per cent. of the total belong to this class, and that for every ten arising from any other cause twenty-three are recorded as of untraceable origin. If this experience is not peculiar to the State, and there is reason for believing that it is not, the importance of the subject is deserving of more close attention than it appears to receive. The serious loss caused by conflagrations of the kind demands in the interests of the public and the insurance companies alike that the strictest investigation should be made into the origin of each case reported. Too often spontaneous combustion and electric light wires are held responsible where fires are not in ordinary course directly traced to the usual causes. A current misconception as to the danger attending the latter is pointed out in an interesting article contributed to our contemporary, the *Standard*, by Mr. H. C. Cushing, jr., electrical inspector of the Boston Board of Fire Underwriters. Fires are sometimes attributed to electric-light wires being crossed with some trolley or other high potential wire outside, although "every wire entering a building is thoroughly protected at its entrance by a fusible metal which will blow out at any over-charge, thus deadening every wire in the building." The real danger in his opinion arises from electrolytic action upon gas and water pipes as the result of a grounded wire system in electric street railway construction, and he advocates the insulation from the ground of the entire electrical circuit.