

letter is too well known to insurance companies. It is difficult to understand why it should cost four cents to send a policy to a place in Canada, when it costs but one cent to send the same to the United States, or to any other country in the world. It seems like reversing the proper order of things to impose a local or home rate four times greater than the foreign rate. There is nothing in an insurance policy of the nature of correspondence to warrant the present charge of letter postage; besides, policies are constantly passing between head-offices and agents for endorsements, transfers, removals, etc., at a further cost of eight cents each time a policy is so transmitted and returned to the agent, a feature which the Post-Office authorities might very well consider.

**CANADIAN MANUFACTURERS ASSOCIATION  
SUGGESTS A NEW DEPARTURE IN  
FIRE INSURANCE:**

The insurance committee of the above Association has written letters to the various managers of the fire offices transacting business in Canada and members of the Canadian Fire Underwriters' Association, suggesting a conference with the Underwriters with a view to making arrangements for a future method of placing a portion, at all events, of their business with the companies. Our readers will probably remember that shortly after the Toronto conflagration, the fire offices advanced the rates of insurance. This was the only course open to them, and even the great expert, Mr. Edward Atkinson, stated that they were quite justified in doing so. The manufacturers formed an association with the avowed purpose of opposing the advance and threatening to do their own insurance or to get up a company themselves. Difficulties quite naturally arose in connection with such a scheme into the details of which at the present moment it is unnecessary to enter. This movement resolved itself into the formation of a Committee or Insurance Department, and, as stated above, this committee has written letters to the managers of the companies. In the letters, the terrible waste to the country by fire is pointed out, and figures showing the increase in the losses from \$5,000,000 in 1894, to \$14,000,000 in 1904, are quoted. No reference, however, is made to the large increase in the fire insurance business in the meantime, and the necessary additions to fire insurance premiums during the same period. The innovations suggested by the Insurance Department of the manufacturers apart from several improvements which have already been carried out by the Underwriter themselves, consist of, first: In appointing inspectors for inspecting their own risks with the intention of lessening the fire hazards and thus reducing rates, and secondly: and this is the most important, they wish to constitute themselves as agents to the companies in so

far as claiming the commission now paid to the ordinary agents for the placing of business in their companies.

As regards inspection, it seems to us that manufacturers, as well as the public generally, are in duty bound to supervise their risks with a view to minimizing as far as possible the danger from fire, but it is, however, quite another matter to expect the insurance companies to accept reports of inspectors not employed by them nor under their control. How, for instance, would the manufacturers feel if the Underwriters made a proposition to them to allow a portion of their business to be handled by a staff appointed by outsiders.

Then touching the agency question, we will simply say that we do not think a time like the present, when underwriters are endeavouring to place the fire insurance business upon a sound basis, and to quote from the manufacturers' letter "all who have at heart the country's welfare," is exactly the season to claim interference with the internal arrangements of offices working for that end. The insurance companies will, no doubt, consider that they know how to conduct their own business better than outsiders, and will continue to manage it and accord to the manufacturers the same liberty.

**PROMINENT TOPICS.**

**STREET RAILWAY ACCIDENTS.**—The number of accidents on our streets owing to collisions of vehicles with the cars of the Street Railway Company and the running down of foot passengers while crossing the track, calls for some decisive action to reduce such casualties. A recent incident near the Post-Office shows how such accidents are liable to occur. Two well-known citizens were crossing St. James street, a street car was approaching so slowly as to ensure them having ample time to cross safely, but, suddenly, the car gave a jump forward, owing to the power being suddenly turned on, by which the speed became dangerous. Had those citizens not been quick in their movements, they would probably have been struck by the car and seriously injured.

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**CAR SPEED NEEDS REGULATING.**—When such a sudden increase of speed takes place at the time a child, or infirm, or short-sighted person is crossing, an accident is very likely to occur.

Either there is indifference to public safety on the part of motormen, or the cars are driven at too high speed. The traffic on our streets has very greatly increased in late years, so that a high rate of speed is now very dangerous. The City Council has a duty to perform in this matter; the maximum speed of street cars needs regulating, and measures taken to protect vehicular and passenger traffic from the danger of cars driven at immoderate speed by either incompetent or careless motormen.