THE SHINGLE ROOF HAZARD.

(*Continued from page 707.*)

of exposure hazard. The reflex of even a limited exposure from shingle roofs may easily carry a conflagration back into the business districts of large cities, and, in fact, experience proves that this does happen. Wherever anti-shingle ordinances are introduced or proposed there is found a powerful and well organized attempt to oppose and it is not hard to trace the origin of such opposition. These attacks should be resisted to the utmost.

(*c*) Insurance rates. This remedy is one which can prove very effective where the companies are free to exercise it. The companies have not yet waked up to the serious loss of money through this shingle hazard and rates should be sharply advanced both in the country and in the city, but in the city to a very heavy degree because of the intensified exposure hazard. The imposition of heavily increased rates would prove the best argument against the continued use of the shingle roof.

(*d*) Reduction in the commission cost of the business. There is no logic in maintaining a high cost of commission on a class of business which is in itself pernicious and which is known to be persistently unprofitable. Rightly advised, the tens of thousands of insurance agents can be enlisted in a legitimate manner in opposition to the shingle roof by a low rate of commission for such risks, as against a higher rate of commission upon the buildings protected by a non-inflammable roof. When the issue is clearly perceived agents will support, not oppose, what is an important element in national and city economy.

(*e*) A separate classification by companies and national board of dwellings, by shingle roofs and by roofs of other construction. The result expressed in fire cost will demonstrate the worst that is alleged against the shingle.

So much for remedies. Palliatives which can in no wise be entitled to any such honorable title as remedies are chemical solutions or retardent paints which at the best are futile and inefficient. The true remedy for the shingle roof menace is the elimination of the shingle from the roof.

A U. S. Government bureau is to be established, probably as a branch of the present war risk bureau, to provide indemnity for American soldiers and soldiers killed or wounded on active service. Possibly plans, yet to be worked out, will allow such life companies as desire to participate in some degree in carrying the life feature of the indemnity.

DRASTIC MEASURES.

Ample powers to take drastic measures have been conferred on Baron Rhondda, the new British Food Controller. If necessary he will take over the food supplies of the country. It will not be necessary if every element in the United Kingdom gives him the support he needs in the national interest. The financial problem is as great as the food problem. In Canada millions are being wasted through the failure to practice thrift. The collective effort of individuals all over the Dominion would result in national saving of extreme benefit to the country. Such saving is essential if the men at the front are to have the support their heroism and sacrifice demand. There is no luxury in the trenches. There should be none at home. Waste o money, waste of food, waste of industrial force, and human energy, all these factors make the war burden heavier. They must be corrected. Every individual should examine his own affairs to determine whether the utmost thrift, consistent with true economy, is being exercised. Money saved should be invested in War Loans or War Savings Certificates. Such investment constitutes a direct contribution to victory.

CASUALTY LINES NOT "VELVET."

The margin of total underwriting losses over gains, reported for 1916 by 56 companies transacting casualty business in Connecticut, was $1,261,849. Compensation loss ratios are way up and liability losses up to them, remarks the Weekly Underwriter, in commenting upon this fact. It is only the high courage, excellent resources and investment ability of the companies that enable them to meet the exceptional situations which have shaken underwriting judgment in the past few years as based on long experience. Indications are that conditions will soon be better, but for any man considering the establishment of a new casualty insurance company, one look at the record is an awful warning.