

In Different States. In examining a report issued by the New York Superintendent of Insurance setting forth in detail the fees, licenses and taxes imposed by the different States upon the various insurance companies doing business in such States, nothing is so marked as the vexatious variable-ness of the legalized charges. Thus we find the cost of filing an annual statement in Connecticut is ten dollars; but in sunny California the same ceremony cannot be performed by a company for a less amount than twenty dollars. The extra charge in the case of the latter State is evidently not for the advantages of climate, because Wisconsin places the price of this simple process at twenty-five dollars. The license fee of an assessment insurance company desiring to do business in the same State is \$300, and Maryland collects an equal amount from any similar corporation entering her territory. Louisiana evidently regards the law of Connecticut and that of Wisconsin in regard to filing a statement, as equally bad, and asks fifteen dollars for this simple service. But the same State has a table of graded licenses wonderful to contemplate. This license is based on the gross premiums received for business done in Louisiana, and the charge ranges from \$150 for \$10,000 or less, to \$4,500 for \$300,000. Lest the companies should consider themselves ill-used, they are reminded in this report that, although every municipal corporation in the State of Louisiana where an agent of the licensed company is domiciled has the right to demand the same fee as the State, only one city, New Orleans, is cruel enough to demand it.

Altogether, the reports of the insurance superintendents of the different States upon this question of fees and taxes are well calculated to strengthen the hands of those who are agitating for national supervision of this important business.

How to Extinguish Fires. Fire underwriters and the general public in all cities are interested in fire extinguishment and the saving of life and property, and the Board of Education of New York deserves the thanks of insurers and insured for making this important matter the subject of free evening lectures in the public schools. The first of these instructive addresses was delivered by Mr. Thomas P. Tinte on "What to Do in Case of Fire," and the lecture was illustrated by experiments. The annual loss of life and the destruction of values were briefly indicated by actual figures. From a box, set up for the purpose, the way to send an alarm was shown, and the sender was told to remain at the box until the firemen came, in order to direct them to the exact location. The importance and possibility of stopping a fire in its incipency were illustrated. Such simple expedients as the shutting of doors to prevent air draughts were mentioned, and a small bonfire was built upon the desk and extinguished by covering it with a newspaper in such a way as to exclude the air.

The saving of life and the treatment of burns was referred to. Great credit was given the New York Fire Department for efficiency, but at the same time it was clearly shown that many fires are the result of carelessness, and that each individual, by giving a little thought and attention to the matter and impressing upon others the ever-present danger, could do his part in assisting to check the constant loss of life and property.

Such useful knowledge cannot be too widely disseminated, and we hope that Montreal underwriters will shortly establish an institute where those interested in insurance can meet and exchange ideas, and where Montreal householders could attend educational lectures such as those being delivered in the public schools of New York.

Fire Insurance Outlook in United States. In our last week's issue we referred to the complaint of Philadelphia underwriters of the inadequacy of the rates received on Philadelphia risks. The Fire Underwriters' Association have notified members of advances in rates, and now the city of Philadelphia is striving to increase its fire protection by the introduction of an independent pipe line system. The unsatisfactory condition of the fire insurance business is, however, not confined to the city named. From all parts of the United States underwriting operations continue to be unsatisfactory, and the prospects for the year 1900 are considered very unfavorable. So much is this the case that the "Commercial Bulletin" says: The year 1900 from present appearances does not hold forth any prospect of much improvement, if any, over 1899. While the demand for higher rates will clearly have to be satisfied by the local boards at practically all of the principal points, the fire insurance companies will have on their books to be carried to expiration the risks written at the low rates of 1898 and 1899. With the fall in rates their re-insurance reserve requirements were somewhat abated in the statements of Jan. 1, 1899, and Jan. 1, 1900, and this fact made the loss on underwriting appear in many cases less than it practically was. In January, 1901, there will have to be an increase made in the reserve on account of the higher rates at which new business will be taken on this year, and yet the experience of the company managers will be from losses on business written mainly in 1899 at inadequate tariffs. The local boards at some points will postpone the required advances upon various pretexts as long as the company managers will permit, and it is safe to say that the field, generally, will not be paying sufficient rates until the latter half of the year, if then. The fire losses for 1900, so far, as published in this journal, show a considerable excess over the same period of 1899, which exceeded that of 1898, and the raising of commissions in the West will materially add to the expense ratio.