

sured in the defaulting office to burn itself out on future occasions?" There is, of course, no analogy between the two cases. The primary object of insurance companies is not to save property or extinguish fires, and any Salvage Corps which they may establish are certainly not created for the purpose of protecting uninsured property. Neither do they demand any service from Volunteer Fire Brigades, nor complain of their non-attendance at fires. What they do complain of is the refusal of paid, or part paid, more or less professional brigades, whose engines and appliances, at least, are maintained out of the rates, to attend fires occurring within their rateable area, unless the Fire Offices pay them. Two things seem to us to be obvious: (1) that when a man "volunteers" to do that which he is neither asked nor expected to do, he cannot consistently make out a bill for his services; (2) when a local authority levies a rate to maintain a fire brigade it cannot reasonably levy upon the Fire Offices as well. That, indeed, is putting the case very mildly. We are evidently a long way off, however, from the point at which a true appreciation of the annual fire-loss waste to the community begins. Too often the institution of a local volunteer brigade is the outcome of over-weening vanity on the part of certain young men in a given district, and Fire Offices do not wish to encourage that sort of thing. These bands of inconsistent and indiscreet persons have often been told from the Bench that they cannot recover their charges if they ostentatiously hold themselves out as "volunteers." It is amusing to find that, in a recent case, a certain brigade had resolved to substitute the word "voluntary" for "volunteer!" Verily, of such is the intelligence of the amateur fire-queller! It reminds us that, more than forty years ago, the Falmouth Brigade (about which we have been writing lately) were asked by a legal functionary to declare whether they were "Volunteers" or not. "Well, we are *Volunteers* when we attend drills, but *Professionals* when we go to fires" was the reply. And the same notion prevails at the present day. Brigades that are neither one thing nor the other exist everywhere, but they labour under a huge delusion if they imagine that the Fire Offices rely upon them or their services. It is an altogether different thing, of course, with private "Factory" or "Warehouse" brigades formed out of their "hands" on the premises. These workmen are generally well trained professionally, and have no ambition to do other than honest work. One never hears of a heavy "meat and drink" bill in connection with their services, and they do not worry the insurance companies by shameless effrontery.

THE INSPECTION OF RISKS.

At the annual meeting of the Insurance Institute of Victoria, held at Melbourne, Mr. Richard Macdonnell (of the Australian Alliance Assurance Company) read a paper on "Surveying Notes on the Tariff." The following extracts therefrom will be read with interest by insurance surveyors and underwriters everywhere. Tariff and non-tariff companies are alike liable to grow careless in their scrutiny and rating of risks, and Mr. Macdonnell's "Surveying Notes" contain a lot of simple but very necessary reminders to insurance men of little but important things to look for when inspecting risks. Mr. Macdonnell said:—

Coming to matters of detail which suggest themselves to the surveyor, I shall first treat of what may appear to be an oversight in general rating scale. The rate is based almost solely upon external construction. A building may have an almost imposing external appearance, yet internally be honeycombed with wood, canvas, and paper partitions and ceilings, and still on the strength of its external construction be rated as a first-class risk. As a rule, fires do not start from the outside of the building. This treatment of internal bearings allows me to bring under your notice the rate applying to Town Halls, which are placed in the same class as private dwellings. A Town Hall can be let to hold theatrical performance, fancy fair, bazaar, or sale of goods. Then exists an added danger in the flimsy calico or cardboard structures, perhaps, to represent "an olde streete," the erection of stalls, with their light drapings, yet the rate during such performance remains the same. Wiseacres may shake their heads, and remark that there never has been an outbreak of fire at any of our numerous fetes. I would remind them of the catastrophe in France in 1897, when, apart from loss of property, there occurred an appalling loss of life. "It is the unexpected which always happens!" There is another item to which I would draw your attention, "iron fire-places and iron chimneys," for which the original tariff provided a loading of 1s. per cent. The amended tariff has struck out this loading. Those of you who have inspected risks in the country will know how general is the use of an iron fire-place and chimney. There is little restriction in consumption of fuel, and it is usual each night to build a huge log fire, which naturally over-heats the chimney, and its surrounding wood-work may thus ignite. We know that from drawing-room to kitchen in town houses it is usual for some one to see that if fires are not actually extinguished they at least are safe before the household retires. The country household never worries itself about whether the fires are low when retiring. It always seems to me that just as a huge fire is at its brightest and best the word passes that it is time for bed, and a perhaps over-heated chimney is left to its own resources. Many and many a time have I almost waited for the alarm of fire, and though personally I have never yet heard it sounded under those circumstances it does not follow that I shall be for ever disappointed in my theory—that to an over-heated grate or chimney may be traced the cause of many a country fire. Now may I call particular attention to a clause in general rating scale dealing with mixed construction. It reads: "If there be only one external wall of inferior construction, class and rate as brick, adding one-eighth of the separate basis or minimum for the risk, as if 'wood—perfectly separated.'" A building may have this one wall of inferior construction; this said wall may be attached to a steam saw-mill, or hay and corn store, constructed of wood. Yet under this clause, supposing the risk I describe be a dwelling, it may be accepted for 2s. per cent., carrying only a loading of