

1891, though nearly three-fourths as large as Montreal, had less than a third of its 1892 loss, or \$210,115. These facts are clearly instructive just now. We withhold still other comparisons much more unfavorable to our city.

**A Difficult  
Problem  
to Solve.**

THE problem of how to reduce the enormous fire waste of the world is, and especially so on this continent, getting to be an important one. Good authorities estimate the amount now annually paid for fire loss by the insurance companies throughout the world at about a hundred and fifty millions of dollars. Certain it is that in the United States and Canada alone about seventy-five millions were paid out last year for fire losses. Adding to the aggregate amount actually paid by the insurance companies for losses not covered by insurance, and it would probably be within bounds to say that the property loss of the world annually by fire is not less than two hundred millions of dollars. It is true that insurance capital largely replaces this, so far as the individual is concerned; but from the assets of the world it must be written off as a dead loss. We are glad to see that the Government of the United States has heeded the suggestion of the National Board of Fire Underwriters and has, through its representatives abroad, gathered valuable statistics regarding fire loss and facts about building construction. Already, reports from 117 towns and cities have been received from various countries, and the investigation is to go on. Safer building construction, rigidly conducted fire inquiries, and co-insurance are important factors in the solution of the great problem.

**The Withdrawal  
of the  
Eastern.**

A RUPTURE has taken place in the tariff association of Nova Scotia, occasioned by the withdrawal of the Eastern Assurance Company of Halifax. On February 25th, Managing Director Cory notified the Association of the decision of the company's directors to withdraw, and stated the principal reason therefor to be the increase in rates ordered for Halifax and the province generally by the head managers of the British companies, the nature and extent of which we recently stated in these columns. The letter of withdrawal also complains of discourtesy toward the Eastern and other Canadian companies by the British offices, in deciding without consulting them on the movement to advance rates, and also expresses the belief that "the rates which obtain in this province, instead of being 'wholly inadequate,' are, as a rule, quite adequate to the hazard." Believing this, the company refuses, the letter says, to become a party to the advance. Of course the question of adequacy or inadequacy of rates in a given city must be a matter of opinion among different underwriters, and it is by mutual exchange of opinions that an agreement approximately on a correct basis is reached. We regard it as unfortunate that the Eastern or any other company should feel it necessary to withdraw from the Association, and we trust that such counsels will pre-

vail as may harmonize matters, and that the withdrawing company may be led to reconsider its recent action.

**Employer's  
Liability  
in England.**

LEGISLATION on the question of liability of employers in Great Britain is under consideration, a measure to amend the law of 1890 having been introduced by Home Secretary Asquith, and briefly referred to in our London letter. The chief points in the proposed law are, that where personal injury is sustained by a workman through negligence of any person in the service of the workman's employer, he or his representatives shall have the same right to recover as though he were not in the service of the employer, provided that he shall not be entitled to compensation in any case where he, the workman, knew of the negligence or defect which caused his injury and failed, without good excuse, to give information thereof to his employer. The law also provides that any contract whereby a workman waives the right of compensation under the law shall not, if made before the right accrued, be set up as a defence by the employer. It is provided, however, that where an employer has contributed to a benefit fund for the workman in case of injury or death, and the latter chooses to sue for recovery of damage, then the employer is entitled instead of the workman to the money payable out of the fund. There are other provisions designed to secure an equitable adjustment of the rights of both parties in the line of the above provisions. Insurance against liability is the employer's best protection.

**A Real Hazard  
not to be  
Ignored.**

CONGESTION in any portion of the human system is well known to be hazardous to life, and to require prompt medical treatment. Just what congestion is to the physical man the closely crowded and densely filled buildings, many of them running ten and fifteen stories skyward, are to the physical safety of our large cities. It is becoming more and more apparent that every city has its conflagration hazard, and that the core of that hazard is in a comparatively small central district. It is there that immense dry goods stores, furniture establishments, and kindred commodities, all together making up "trade," contribute the ready fuel to feed a great fire, no matter what the "fire-proof" character of the buildings may be. These same stores, warehouses and shops, separated from each other and set down in small cities and towns, could be insured safely at less than half the rate that *ought* to be charged when standing in the large city's congested district. This fact is strikingly illustrated in the *Standard* of Boston recently by Mr. E. G. Richards, who presents eleven years' statistics to show that the central portion—the conflagration district—of Boston has cost the insurance companies an average of 90.9 per cent. of the premiums during that period. During the same years the outlying Boston districts have cost the companies only 34 per cent. of the premiums. A five-year average shows the loss ratio to have been over 135 per cent., for it includes the big fire of 1889. And now, again,