

charge more, and, in like manner, companies which employ a heavier table of mortality have larger net premiums, and consequently also smaller loadings. The Canadian companies charge much lower premiums than most American offices. The table of mortality prescribed by the Dominion insurance Act, moreover, calls for larger net premiums than does the American table. The Canadian companies, therefore, have smaller loadings than the United States companies, and a comparison of expenses based largely on loadings, as proposed by Mr. Dawson, is essentially unfair. Mr. Dawson would penalize the Canadian companies and hold them up to scorn, because they have not charged as high premiums as their American competitors, and because our Government has prescribed a more conservative table of mortality than that used in the United States. This instance alone is sufficient to show the unfairness of Mr. Dawson's methods, and how utterly unfitted he was to advise the Canadian Commission.

CO-OPERATION WITH THE GOVERNMENT.

"(12) There is, however, no need to cry over spilt milk. Mr. Dawson was appointed, and the Royal Commission have brought in their report. What is now to be done? This is in no sense a political question. The companies do not held the Government in any way responsible for the recommendations of the commissioners. The commissioners made errors of judgment, just as many a Judge before them has done, but the acts of a Judge are not the acts of the Government that appointed him. The solution is that suggested some time ago by The Globe, that the Government and the insurance experts of the country get together and frame a bill, winnowing the good in the commissioners' report from the evil, and also taking up a number of important points in regard to which the commissioners have been entirely silent. In this way, and only in this way, will it be possible to frame a distinctively Canadian insurance act, which can be just as superior to the American insurance acts as our Canadian banking law is, we believe, superior to the American banking law."

NEW DIRECTORS OF MUTUAL LIFE OF CANADA.

At a meeting of the Board of Directors of the Mutual Life Assurance Company of Canada, the vacancies on the board were filled as follows:

Sir H. Montagu Allan, Montreal, of Messrs. A. and A. Allan, president of the Merchants Bank of Canada, was elected in the place of Mr. George A. Somerville, who resigned to accept the position of manager of The Manufacturers' Life Insurance Company.

Mr. George Wegenast was elected in the place of the late Mr. Alfred Hoskin, and was given the title of managing director. Other new appointments were those of Mr. L. J. Breithaupt, of Berlin, and Mr. Hume Cronyn, of London, Ont.

The full Board of Directors is now composed of the following:—Robert Melvin, president, Guelph; E. P. Clement, K.C., 1st vice-president, Berlin; F. C. Bruce, 2nd vice-president, Hamilton; Rt. Hon. Sir Wilfrid Laurier, Premier of Canada, Ottawa;

J. Kerr Fiskien, Toronto; W. J. Kidd, B.A., Ottawa; William Snier, Waterloo; Walter D. Beardmore, Toronto; Sir H. Montague Allan, Montreal; L. J. Breithaupt, Berlin; Hume Cronyn, London; Geo. Wegenast, managing director.

DEFECTS AND DANGERS IN SPRINKLER EQUIPMENTS.

The recent collapse of a huge wooden tank on the roof of a Montreal wholesale dry goods building should draw practical attention to the necessity of the most careful inspection of such equipments throughout the city. The tank in question appears to have been built before the present civic system of permits was inaugurated after the fatal tank accident in the Boivin-Wilson building in April, 1906. While it may be true that more recent structures are not liable to a similar mishap, it is not unnatural that there should be some questioning as to whether present inspection methods are rigorous enough with regard to the two hundred or so older tanks that are said to be distributed throughout the city.

The benefits following the general introduction of sprinkler equipments have not been secured without the possibility of certain accompanying dangers—especially with regard to the support of the great supply tanks. When supported upon a more or less exposed steel frame there is danger of collapse from the intense heat of a possible conflagration, before the building itself is consumed. But there are the more insidious dangers of rust and decay of rivets and connecting parts. Judging by appearances alone, there are many such structures that go year after year without a fresh coating of paint, although bridges of similar material are carefully painted annually at least. Speaking some few years ago before the Insurance Institute of Toronto, Mr. Edmund Burke, president of the Ontario Architects' Association, stated that in his opinion "the foundation of such tanks should be solidly built brick towers built up to the bottom of the tanks, protecting them in the same manner as the contents of the buildings beneath. There seems to be even more reason for this from the fact that these tanks are generally too high to receive the slightest protection from the apparatus of the fire department, especially in the combined event of a gale and a conflagration."

Treating of another aspect of the danger to be guarded against in sprinkler installations, The Journal of Fire emphasizes strongly the fact that unless sprinkler equipments are properly installed, and after that carefully maintained, they may become of serious negative value. It calls the attention of the insurance companies of the United States to the fact that while there are several organizations that make it their sole business to manufacture and install reliable sprinkler systems, there are also jobbers in increasing numbers whose sole object is to sell sprinklers without retaining to themselves any responsibility once they are installed and the money received. The Journal goes on to add: "Now it is a well known fact that patents expire, and there is a possibility that the patents controlled by some of our leading big companies may shortly expire, throwing into the mar-