

obey, according to the light within him, the stern command of duty in behalf of an expectant public. In proportion as he has little technical knowledge of the science of rate-making, is it a violent assumption to expect that such an official will be radical, and seek to win applause by catering to those elements of the public mind which it is easy to wake into approval? It is too much to expect that even the rate-making officials of the two states which are making the test will see eye to eye in respect to every question that will arise. And the result will be that a company doing business in both states may find very different rates for similar hazards. But if this should prove not to be a serious matter in respect to these two states, how will it be if all the states should go to making rates for fire insurance? Would it not be likely to happen sooner or later that some official would embrace the opportunity to make low rates for his state, regardless of other interests? Might not this be the general tendency, and inadequate rates become the rule, resulting in the weakening of the ability of the companies to cope successfully with great disasters?

Why Should not the State Make Rates?

In reply to these considerations, which are presented simply to show that it is a serious problem to attempt to make just and proper rates to be charged for fire insurance, whether made by the companies themselves or by the state, it may be said that the state makes rates for railways in some cases, and the charges for gas and electric lights are subject to modification by state officials. This is quite true. But there are at least two considerations which should not be overlooked. In the first place, these are public-service corporations,—that is, corporations having public franchises, protected in those franchises from competition, and thus given by the state a virtual monopoly of certain kinds of business for the transaction of which they have special rights and privileges which the public must recognize. For the reason that monopolies are thus established by the state, the state conceives it to be its duty to protect the public by establishing rates, in case the corporation becomes too selfish and grasping. But insurance companies are in no such sense "public-service corporations." The state grants them no monopoly. It shuts out no qualified competitors. It even establishes a method whereby competitors in fire insurance can incorporate at will and enter any field, the chief condition being financial strength sufficient to justify their contracts. For the state to undertake to establish rates for such corporations is a new departure in legislation, which involves the exercise of its paternal powers to a degree which cannot but suggest the question "Where will it stop?"

It is thus apparent that the state that really undertakes to fix the rates which fire insurance companies may charge for all classes of risks has a complicated problem on its hands, which has taxed the skill of the best experts, and has not yet been solved in a manner which is just and equitable to all concerned. Mr. Hardison thinks something of value to the insuring public might perhaps be accomplished by a law giving authority to representatives of the Commonwealth, not to make rates generally, but to act as a board of appeal to hear grievances and make investigations

in particular cases, to be followed by recommendations. This would tend, he says, to uniformity in rates for similar risks throughout the state, without really taking from the companies the general right to fix their own rates.

ACCIDENTS AND THEIR PREVENTION.

What can be Done by Public and Corporate Action to Lessen the "Perils of Peace."

Public authority and corporate enterprise should go hand-in-hand in lessening the appalling number of preventable accidents that blot the history of industrial progress in America—Canada not excepted. During June of this year industrial accidents occurring to 429 individual work people were reported to the Dominion Department of Labour. Of these 129 were fatal and 292 resulted in serious injuries. In addition, 3 fatal accidents were reported as having taken place prior to the beginning of the month, information not having been received until after the close of May.

Canada's List of Dead and Wounded.

In the preceding month there were 93 fatal and 185 non-fatal accidents reported—a total of 278. In June, 1908, there were 137 fatal and 263 non-fatal accidents a total of 400. The number of fatal accidents reported in June, 1909, was therefore 36 more than in the preceding month and 8 more than in June, 1908. The number of non-fatal accidents reported in June, 1909, was 143 more than in the preceding month and 29 more than in June, 1908. Altogether there were 143 more industrial accidents reported in June, 1909, than in the same month of the preceding year.

In justice to the manufacturing industries of the Dominion, it should be said that the following record of the month's accidents shows a comparatively small score against them:

Statement of Accidents during June, 1909,
by Industries and Trades.

Trade or Industry.	Killed.	Injured.	Total
Agriculture	29	27	56
Fishing and hunting	2		2
Lumbering	23	26	49
Mining	16	18	34
Building trades	4	39	43
Metal trades	6	39	43
Woolworking trades	1	28	29
Printing trades		1	1
Textile trades		2	2
Food and tobacco preparation	1	9	10
Railway service	23	26	49
Navigation	5	32	37
General transport	7	19	26
Civic employees	2	8	10
Miscellaneous	6	14	20
Unskilled labour	4	4	8
Total	129	292	421

United States Awakening to Responsibility.

Among our neighbours to the South—at whom, as presumably greater sinners than ourselves we are sometimes apt to throw stones—there are notable signs of an awakening to both public and corporate responsibility. No phase of the activity of the Public Service Commission of New York