The figures show that the death rate from homicide in 26 to 30 American cities which in 1900 was 5.5 per 100,000 of population, was in 1905 6.7 per 100,000, in 1906, 7.9, in 1907, 8.8, in 1908, 8.1, in 1909, 7.5, in 1910, 8.3 and in 1911, 8.3. The rate during the ten years 1882-1891 was 5 per 100,000; in the ten years, 1902-1911, it had increased to 7.2 per 100,000. The maximum homicide rate occurred in 1907, when it attained to 8.8 per 100,000 of population.

The average homicide rate for the decade ending with 1910 was 6.9 per 100,000 of population for all cities, 14.7 for Southern cities, 9.7 for Western cities, 7.8 for Central cities, and 4.3 for Eastern cities. The rate during 1911 showed an increase over the rate for the decade ending with 1910 in the cities of each division except the Western, where there was a slight decline. It is significant, however, that, comparing the rate for all cities for the decade ending with 1910, of 6.9 per 100,000 of population, the rate for 1911 should have been 8.3, or 20.2 per cent. higher.

Mr. Hoffman presents the homicide figures for England and Wales which emphasize the extremely high homicide rate prevailing in the United States at the present time. For males and females the average rate for England and Wales was 0.9 per 100,000 of population, against 4.3 for the registration area of the United States. In other words, there was an excess of 3.78 per cent. in the homicide mortality of the United States over the corresponding homicide record of England and Wales. Comparing males only, the rate for England and Wales was 0.9 per 100,000 of population, against 6.5 for the registration area of the United States. The American rate, therefore, was 6.22 per cent. in excess of the English rate. For females the English rate was exactly the same as for males, or 0.9 per 100,000 of population, whereas for the registration area of the United States the female rate was 2.0 per 100,000 of female population.

The comparison, says Mr. Hoffman, in summing up, brings out in startling contrast the disregard of human life in the United States at the present time. The subject is obviously one of most serious importance, not only to life insurance companies but also to the public at large, and, granting the defects in the available statistics, there can be no question of doubt but that the American homicide rate is exceedingly high, and that the rate is on the increase.

The Canadian Manufacturers' Association at its recent annual meeting in Ottawa adopted the following resolutions: "The association in expressing its cordial thanks to Franklin H. Wentworth, secretary of the National Fire Protection Association, for his eloquent and effective address on the subject of 'Fire Prevention,' desire to record its hearty approval of all efforts that aim at the suppression of the country's fire waste. We commend the adoption of improved building and inspection laws, the installation of private fire fighting appliances, and urge the various provincial legislatures to pass measures looking to the proper notification, registration and investigation of fires by fire marshals. This convention has learned with satisfaction of the election of the manager of its insurance department to membership on the executive committee of the National Fire Protection Association, and charge the incoming insurance committee with the responsibility of developing plans for the furtherance of legislation in the direction herein indicated."

FIRE WALLS VS. FIRE ESCAPES.

That fire walls behind which people can shelter are superior to outside fire escapes as a means of escape in the case of factory fires, etc., is the theory advanced by H. F. J. Porter, fire expert of the New York State Factory Investigating Commission. He came to the conclusion that the outside fire escape is deficient both in theory and practice, after experience at Pittsburg in the organisation of factory fire drills. In his report, Mr. Porter writes:—

"Architects and builders, however, instead of recognizing this defect in their building design, blindly continued to follow the lines which they saw developing. They still designed their buildings with inadequate interior stairways and exit facilities, and then proceeded to develop this outside fire escape into a permanent feature. The contracted space in which many of these fire escapes had to be installed, and the tendency to cut the latter off some distance from the ground, to prevent their being used for entrance by burglars, made their value as an exit facility extremely low; and yet these things were done in the face of repeated instances of fires burning up the people on these so-called 'fire escapes,' as well as the fire escapes themselves. So that it was evident that the name of the latter was a misnomer, and that they were, on the contrary, veritable fire traps."

Nor, according to Mr. Porter, was better judgment shown in designing stairways; architects never submitted their designs to actual practice and consequently did not realize that a stair-well has a definite and limited capacity.

"It is simply a tube to which each floor is connected, and when these floors try to empty their contents simultaneously into it, it will accommodate only a definite number of people from each. Should any more try to crowd in, they jam it and the flow downward is arrested. The reason for this jam is that the irregularly shaped bodies of the people interlock and the friction of their clothing aids the wedging action so that there is an actual arch formed across the stairs, and the greater the pressure behind it the tighter it holds.

"This jamming is preventable to some extent by having no influx of people to a stair-well except at its top. I have been able to make emptiable many factory buildings by using this principle and giving each floor its own individual stair-well. To make such a building safe, however, each floor should have two stair-wells, and they should be as far apart as possible, and smokeproof, so that in case one should be cut off by a fire, the other would be available."

The fire-wall Mr. Porter considers the most effective means of protection. He says:

"In casting about for some other method of escape from fire, I have pressed into service the most natural and available means at my disposal, viz., a wall of substantial and fireproof construction, extending from cellar to roof, with doorways in it on each floor. In case of a fire on one side of this wall, the people on that side simply pass through the doorways, close the fireproof doors, and are perfectly safe from the flames, whose progress in that direction would be thus arrested. The principle involved here is similar to that of the cyclone cellar of the Western home or the collision bulkhead of the occan steamer. It develops a "bisectional building," offering a horizontal instead of a vertical escape, making the fire drill unnecessary.

"There is nothing new about this device. It already exists in buildings everywhere, in one form or another, and its value as a fire stop to protect property has long been known. Its availability as a fire-escape has not, however, been recognized, and it is this feature which I have advanced as affording the only means of safe escape from fire to the occupants of crowded floors. This is a new feature in architecture, as applicable to department stores, schools, theatres, and residences, as to factories."

The fall meeting of the Actuarial Society of America, of which Col. W. C. Macdonald, of the Confederation Life Association is president, will be held at the King Edward Hotel, Toronto, on Thursday and Friday, October 17th and 18th.