however, that the Policy Holders Union recommended automatic sprinklers for the Administration Wing of the Arts Building; the expense involved (amounting to approximately \$10,000.) was, however, more than we felt was justified.

2nd. Maintenance of Buildings - The Company's statements on this subject refer to the conditions in which the rooms of the different buildings are kept.

As regards the basements of buildings and any other rooms used for the storage of waste paper and other rubbish, there is no doubt that the fire hazards in such rooms have been greatly reduced since they have been placed under Mr. Lawrence's supervision. Messrs Lewis, Apedaile and Hanson have stated that the housekeeping in these rooms is well done.

As to the laboratories, especially those in which experiments, requiring electric energy, gas, bunsen burners, etc., are carried on, fire hazards exist which it would seem impossible to eliminate. Certain instructions have been given to the Directors of these buildings, janitors and night watchmen to the end that these hazards may be greatly lessened.

It is, of course, obvious that the more inspection, properly done, the less the fire hazard. To have the entire premises thoroughly inspected every three days would require the whole time of one man. The question as to whether such inspection