bear. The railroads, on the other hand, are certainly entitled to charge freight rates high enough to keep capital from being diverted from the field of railroading into other industries. It is for the purpose of determining this middle course that the present investigation into the question of rates is being conducted, though, so far, apparently the investigation has but demonstrated clearly the necessity for the through overhauling of the present system of rate framing.

UNDERWRITERS, CONSERVATION AND THE PUBLIC.

In these days, when conservation has become a commonplace of affairs, it is apt to be forgotten that underwriters were practising the art themselves and urging the practice of it upon others, long before conservation obtained marked recognition from politicians. The activities of both life and fire underwriters in Canada and the United States in conserving life and property are well known to readers of THE CHRONICLE. As an indication of the activity of life underwriters in the States in this direction, we were recently informed in the Bulletin of the Committee of One Hundred upon National Health, the organ of the American Health League, that practically all of the companies represented in the Association of Life Insurance Presidents are giving their support to the movement for the prolongation of human life. In addition, many of them are doing practical educative work. Special efforts to stimulate their policyholders to activity in personal and public hygiene are made by a number of companies. This is done by articles in company periodicals distributed to policyholders and also by other literature. One large company has done this for many years. Another company, in addition, co-operates with existing agencies for health improvement, including anti-tuberculosis societies. The same company is experimenting in many cities along the line of sending visiting nurses to sick industrial policyholders. Another company in this group within the year has established a bureau which provides free medical examination to policyholders to detect disease in its incipient stage. There is another group of companies in the Association which goes beyond the body of policyholders in its health promotion activities. They advise impaired applicants for insurance as to their physical condition and make suggestions to aid them. There are four companies in this group. Two of them, in the East, have a total of 86,000 policies. Another is a flourishing Middle West company that has about 150,000 policies. The fourth is a young and conservative Southern company with 7,200 policies. One of the Connecticut companies has published suggestions as to health reform in its magazine to agents. Two other companies, one of Massachusetts and the other of California, are considering active work in the future. A Boston company issued lately its first health bulletin, to be sent to 40,000 policyholders. The company has now established a permanent Health Bureau, and is planning to enter vigorously into a campaign for lengthening human life.

Life insurance companies in the States, are also, we believe, strongly supporting the bill which is being promoted for the establishment of a Department of Public Health and for other purposes. In every direction, among life men, the importance of the conservation of health is fully recognized and is being energetically provided for.

Fire underwriters are similarly active, as our own columns have on many occasions testified. Their latest notable step was the presentation of an address, drawn up by a special committee of the National Board of Fire Underwriters on the "Conservation of Utilized Resources from Destruction by Fire," at the recent National Conservation Congress held at St. Paul, Minn. In this address the underwriters pointed out the existence of their conservation committee as an indication that they are always ready to co-operate in a furtherance of the principles for which the National Congress stands, and they renewed suggestions, first presented at the Washington conferences of 1908, which they believe, if adopted, would materially diminish the grievous loss of life and the tremendous and unnecessary destruction of created values by fire. These important suggestions are contained in the following:—

The present fire waste in this country is an unnecessary national calamity, and to reduce it, it is essential

First: That the public should be brought to understand that property destroyed by fire is gone for ever, and is not replaced by the distribution of insurance, which is a tax collected for the purpose.

Second: That the States severally adopt and enforce a building code which shall require a high type of safe construction, essentially following the code of the National Board of Fire Underwriters.

Third: That municipalities adopt ordinances governing the use and keeping of explosives, especially inflammable commodities and other special hazards, such as electric wiring, the storing of refuse, waste, packing material, etc., in buildings, yards or area ways, and see to the enforcement of such ordinances.

Fourth: That the States severally establish and support the office of fire marshal and confer on the fire marshal by law the right to examine under oath and enter premises and to make arrests, making it the duty of such officers to examine into the cause and origin of all fires and when crime has been committed, requiring the facts to be submitted to the grand jury or proper indicting body.

Fifth: That in all cities there be a paid, well-disciplined, non-political fire department adequately equipped with modern apparatus.

Sixth: That an adequate water system with proper distribution and pressure be installed and maintained. In the larger cities, a separate high pressure water system for fire extinguishment is an absolute necessity, to diminish the extreme imminence of general conflagrations.

The address proceeds to point out that the National Board of Fire Underwriters has for years devoted its energies and activities principally to the reduction of the fire waste and the safeguarding of life and property. Standard rules and lists of hazardous and protective devices and materials are distributed free of charge, the results of the tests conducted at the Underwriters' Laboratories