Berlin Exhibition of Fire Appliances.

In June next Berlin will commemorate the fiftieth anniversary of the organization of the fire brigade of that city by holding an International Exhibition of Fire-Preventing and Fire Saving Arrangements. As the United States has been invited to take part we suppose an invitation will also be extended to the Dominion of Canada, even if it has not been already received. It is explained in the official programme that the main object of the exhibition is to bring about the best possible development of fire protecting and fire extinguishing apparatus, as well as to give the manufacturers of every country an opportunity to notify others of the present state of the development of this branch, and at the same time bring the representatives of the fire brigades of the different nations into closer contact with one another. Cordial invitations are extended to municipal authorities, fire brigade associations, national unions, manufacturers mill owners and interested parties of every country to compete and to promote the object in view by the exhibition of suitable apparatus.

If Canada is to be represented the matter ought to receive the immediate attention of those most interested.

Canadian Marine Lloyds.

One of the leading New York dailies is responsible for a statement that at the next session of Parliament application is to be made thereto for an Act to incorporate the " St. Lawrence Lloyds " for the purpose of carrying on an ocean and inland marine insurance business, with the right to maintain and navigate ice-breaking and wreck-relieving steamers on the St. Lawrence River.

The same paper says that " the idea of forming the new company arose out of the departure from Montreal in the last days of November of four vessels belonging to the Algoma Central Railway Company, carrying Carnegie steel rails without any insurance. Mr. F. H. Clergue, the head of the big American syndicate, which has extensive interests at Sault Ste. Marie, came down to Montreal at the time and found that no insurance could be had for his ships and cargoes."

Without knowing from whom this information is obtained we accept even the rumor as evidence of the interest taken by our neighbours in any and every scheme in connection with the navigation of our national highway to the Atlantic ocean.

THE INSURANCE INSTITUTE OF MONTREAL.

At a meeting of the above Institute, held in this city on 28th ult., there was a large gathering of insurance officials. Mr. W. M. Ramsay was in the chair. Two interesting papers were read, one on "Uniformity of Practice," by Mr. B. Hal Brown, manager of the London and Lancashire Life, and the other by Mr. Robt. Howe, C.E., on "Acetylene Gas." The paper of Mr. B. Hal Brown excited much interest and a discussion upon it was engaged in, in which Mr. T. B. Macaulay of the Sun Life of Canada, and Mr. E. P. Heaton of the Guardian took part. We publish the paper on "Uniformity of Practice" in this issue, as it is well deserving consideration and thorough discussion. One kind of uniformity is seen in publishing the annual statements of the insurance companies by the government, but many items of importance in those returns are not classified uniformly. Would it not be well for the Institute to arrange a form for the annual returns for submission to the Insurance Department, Ottawa, as a suggestion for such a uniform schedule as would meet their views?

When referring to the uniformity observed in the returns of the banks, and the loan and deposit companies, as an example for insurance companies, it should be remembered that, the accounts of an insurance company, especially one engaged in life business are very much more complicated and elaborate than those of any other financial institution. To reduce the returns of the life insurance companies to strict uniformity would not be an easy task, but could be accomplished. The suggestion that the insurance companies employ an official having general oversight of their affairs, opens a serious question.

Is not the Superintendent of Insurance the proper person to exclusively have this responsibility? His staff might be increased, and his powers of inquiry and inspection enlarged in such a way as to meet the ideas of the insurance managers. The Superintendent, at present, is often blamed for not doing what he has no authority to do. He can report to the Minister, and there his authority ends. The desirability or otherwise of enlarging the powers of the Superintendent of Insurance is, however, a very delicate question, which calls for mature consideration.

The meeting closed by a general expression of thanks to the authors of the two important papers read respectively by Mr. B. Hal Brown and Mr. Howe, C.E.

FRATERNAL ORDERS.—Insurance by fraternal orders is a laudable effort to save the very great expense of soliciting new business. Life insurance could be afforded very much cheaper than at present if the cost of getting business could be obviated. Singular as it may seem, a man will hunt up fire insurance, but life insurance has to hunt him up, and hunt hard, and the insured have to pay for this. Fraternal insurance saves this expense, but it does not keep up the supply of new material, and after the fraternity has been in existence for a few years, the average age of the insured rises perceptibly, the proportion of death increases, and the membership is affected not only by the increasing death rate, but by the inability or indisposition of members to meet increasing assessments. If men were as anxious to protect their families as they are to protect themselves, the insured would not have to pay the expense of being induced to insure. The fraternities do not secure the results that the much-abused solicitors do.—N. Y. Comm. Bulletin.