

SEPTEMBER'S REVENUE.

	1910.	1911.
Customs	\$ 6,619,006	\$ 7,803,027
Excise	1,443,245	1,691,295
Post Office	700,000	900,000
Public Works	1,075,570	1,116,893
Miscellaneous	480,002	521,693
Totals	\$10,317,823	\$12,032,908

SIX MONTHS' REVENUE.

	1910.	1911.
Customs	\$36,185,416	\$42,284,535
Excise	7,898,553,	8,799,536
Post Office	3,675,000	4,150,000
Public Works	5,607,145	5,873,637
Miscellaneous	2,782,079	2,961,816
Totals	\$56,148,193	\$64,069,524

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FIRE PREVENTION, NOT FIRE-FIGHTING, THE NECESSARY.

Ex-Chief Croker's Views — A Government Department for Testing Materials Suggested.— "Death-proof" and "Conflagration Proof" Construction Necessary.

"If I had my way about it I would not permit a piece of wood even the size of a lead pencil to be used in the construction or finish of any building in the United States exceeding a ground area of 25 x 50 feet or three stories in height. If there was still an absolute necessity for its use, if we could find nothing to replace it, it would then be well to attempt to conceive of something better. I am opposed to the use of wood in any form in fireproof buildings, and the law ought not to permit its use. Wooden floors, wooden window frames, doors and casings burn and help other things to burn; wooden trim and bases burn—everything that is made of wood burns and helps the fire to spread. Eliminate wood—remove the cause and you have precluded the possibility of fires."

This was one of the dicta laid down by ex-Chief Croker, of the New York Fire Department, in an address on the subject of the prevention of fires delivered before the International Municipal Congress at Chicago. It had been his observation, he said, that the large majority of fires arise from preventable causes. In fact, in his opinion, every fire of consequence was preventable. The subject of fire prevention was vastly more important than that of fire-fighting. When one conflagration had been checked or prevented little had been accomplished, since the chances of repetition to-morrow were equally as great.

Mr. Croker complained that no department of the United States government was devoted to the matter of fire protection. He said:—"It is my firm conviction that the United States Government should establish a department founded somewhat on the lines of the Pure Food law, for the purpose of establishing laboratories whose business it should be to test and classify various materials used throughout the construction of fireproof buildings in order that the public may be provided with a satisfactory and sane schedule of standards of known safety and which shall be accepted as such by all departments and authorities in this country, and the laws necessary to make these conditions possible should be enacted with the idea constantly in mind that the present so-called fireproof building is such only as far as its exterior is concerned and that legislation is needed and demanded by

the public to insure adequate and proper protection to the lives of all persons who may be called upon to congregate in all buildings of a public or semi-public nature.

"The need is not for ordinance requirements which will make the buildings more effectually 'fireproof,' but enactments which will protect the inmates and contents of buildings by making it impossible for a fire once started to course virtually unchecked from room to room and floor to floor of a building whose walls are fireproof. In other words, death-proof and conflagration-proof construction are necessary requirements for new compulsory legislation for 'fireproof construction.'"

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INCREASING RESPONSIBILITIES OF THE LIFE AGENT.

What the Agent can do to Influence Public Opinion in Favor of Insurance—The "Partnership" of Policyholders in the Companies—How the Feeling might be Developed.

One of the interesting papers read before the annual convention of the National Association of Life Underwriters at Chicago this week was on the subject of the increasing responsibilities of the agent, by Mr. Alfred Hurrell, attorney for the Association of Life Insurance Presidents. In the course of his address, Mr. Hurrell drew attention to a statement of the late Mr. Paul Morton, that while the population of the United States has within the last fifty years increased not quite three-fold, the insurance in force has increased almost thirty fold. The annual writing of over 1,700 million dollars of new insurance evidenced the extent to which the American nation was committed to the idea of insurance.

With the growth of insurance, the responsibility of the agent had increased proportionately. In the early days of life insurance agents entered the field with the single idea of earning commissions. While that was still the compelling reason, it was also true that into the soliciting life of the modern agent had come new methods and a different vision. While seeing in his brother agent a competitor, he also saw in him a colleague in the common cause of forcing the acceptance of the doctrine of protection. He recognized that more policyholders meant more converts to the insurance idea, and had acquired wisdom in the belief that the more men who took insurance with any stable company the easier would it be to get still more men to partake of insurance in his company. There was now, in fact, a sympathy among the field force which was unknown to the business 30 years ago, and that sympathy had bred co-operation.

This ability for intelligent co-operation and combined effort had resulted in much in the past which had been productive of good to the business. The many anti-twisting and anti-rebate laws were due almost wholly to agents' ceaseless agitation. While twisting and rebating may not be stamped out entirely, agents' efforts had forced a great reduction of the evil in the past five years.

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POLICYHOLDERS' PERSONAL INTEREST.

The trained representatives of the life companies were in such close personal touch with men and affairs that they could always get an intelligent and respectful hearing, and an intelligent hearing