and deeds of trust, they are very strongly entrenched, and no other system can get a start. In the United States, on the other hand, competitive insurance is obtainable on the best risks (mills, factories, warehouses, etc.) from the stock insurance companies on the one side, and from the factory mutual fire insurance companies on the other. The latter considered first—as the simpler organization—consist of about twenty-five companies co-operating through one central inspection bureau, who confine their risks to such buildings only as are properly built, protected and occupied—so as to be only slightly inflammable. The insured pays his assessed rate into a pool and recovers annually as a dividend his pro rata surplus over the payment of losses, expenses and a small investment fund—hence the term "mutual." This insurance has become very large; and is found cheap, careful and safe. To meet this particular class of competition prominent stock companies have combined into factory insurance associations which insure a large amount of like property at a comparatively low flat rate.

Stock insurance proper cares for all other risks—such as the bulk of city property; mills and factories of construction, protection and operation below the standard above mentioned; and miscellaneous country property.

To all these last named risks higher tariffs are usually charged, measured by the sum of hazards by items constituting the final rate. The officers and agents of the companies in different centres constitute rating boards, and these rates are applied to individual properties by survey or inspection boards which parcel out the entire country. The determination of rate is based on the facts discovered by local inspections, together with the laws based upon the engineering data collected by the engineering organization of the insurance business, aided by a technical test laboratory conducted by experts.

It may now be seen more clearly why a trade body committee cannot well influence a reduction in insurance rates. Either the committee represents a trade association, spread over the country and weak at any one point where it meets the local insurance rating power, or it represents any one community attacking one local rating board which has the support of all the others.

Hence I say do not start with an attack on rates, but rather the causes of fire loss which produce those rates. First better conditions and then let the rate become a commercial question of barter and sale between the business interests purchasing it and the insurance companies selling it. If insurance is made to cost less it must in time inevitably be bought for less.

Here I reach the final point at which I have been aiming—i.e., the suggestion for the practical step to be taken now.

The National Fire Protection Association, the engineering organization of the insurance world, is "an association to promote the science and improve the methods of fire protection, to obtain information on the subject, and to secure the co-operation of its members in establishing proper safeguards against loss of life and property by fire."

Its membership consists of "active, associate, subscribing and honorary members, but no one is pledged to any course of action through this membership."

Active members, (each with a vote) are insurance boards and associations, having primary jurisdiction; and national institutes, societies and associations interested in the protection of life and property against loss by fire. The annual dues of active members are $15.

Associate members are individuals engaged in the fire insurance business, and individual members of the organization represented in the active membership, and the annual dues of associate members are $5.

The National Fire Protective Association was organized and is dominated to-day by the combined insurance organizations. Its active membership is constituted of the forty-five different boards, more or less, into which the stock organization is divided, as I have above outlined; and also of the inspection bureau of the Associated Factory Mutual Fire Insurance Companies, and of the following independent organizations, viz.: the American Institute of Architects, the American Institute of Electric Engineers, the American Society of Mechanical Engineers, the American Street and Inter-Urban Association, the American Warehouseman's Association and the American Water Works Association.

This National Fire Protection Association represents the technical engineering organizations of the country engaged in studying the science of fire prevention, composed of the entire insurance organization, as well as of the other organizations interested in the science of fire prevention.

I trust that in time an American Fire Prevention Association may come into being, organized nationally—with State departments and municipal bureaus, comprising in its membership in each municipality every business house and individual in sympathy with reducing fire loss. This membership, informed and animated with this object, can use laws and ordinances in existence in every city to better present conditions, and if such do not now exist, can exert their combined influence to demand the creation of the necessary authority. Every man and woman in the country should be an ally of this movement, and should become posted about the facts in the case; and should have under law authority to report any dangerous or illegal conditions noted in any building, anywhere, and at any time, to the proper authorities; be able to require prompt, effective and reasonable correction—just as agents and members of the Society for Prevention of Cruelty to Animals can now inquire into and resist on the spot abuses of that nature. The constant fear of fire is in every breast, as witness the protection of a policy on most property, and the incorporation of fire insurance in most deeds of trust, and its usual requirement as a basis for mercantile credit. The final thought of the average householder throughout the land before retiring to rest is to look at the fire or furnace in his house. The fact that this danger is so ever present everywhere tends in itself to limit opposition to it, because the fear is a habit, and in a measure subconscious; but the moral support of the country, which is the basis of every great movement, could, beyond question, to my mind, be rapidly and effectively organized to oppose present fire waste. The frequent, irregular and unrelated newspaper comment on fire losses shows the disposition of the daily press in the matter, and its aid could doubtless be safely counted upon to regularly disseminate more systematized information, when the need of a thorough educational campaign on the subject is properly brought to their attention.

A final word on the subject in relation to forest destruction. I called the attention of the United States Inland Waterways Commission and Forest Service to the matter, and their approval and commendation was followed by an invitation from the President of the United States to attend the conference on the conservation of natural resources held at Washington. It is estimated that more than one-third of forest destruction arises from fire waste, largely preventable primarily by the force of thriftier and more enlightened public opinion. The country now sees, also, that too much timber is annually cut and used. Why not lessen this by substantially banishing wood from building construction in our cities, the use of which constitutes a large part of the timber demand, and is at the same time a prime cause of conflagration? Two admirable and practical causes can be effectively served by this one step of minimizing the use of wood in city building codes all over the United States, and the friends of both movements can certainly join hands in this issue. If the people of the country will generally unite in studying and working out this problem, I feel safe in estimating that in ten years more than two-thirds of the current fire loss in the United States will disappear, and upwards of $200,000,000 of wealth, now absolutely and ruthlessly destroyed, will annually be saved—a satisfactory interest on $5,000,000,000 added to our national assets, and countless lives and untold suffering saved.