Southern States who had been accepted within two years of an attack of ordinary malaria. A single attack of malaria seemed to be of little moment in other parts of the United States and in Canada; in the case of men who had one attack within two years of application, the mortality was 105 per cent., and among those with two or more attacks, 110 per cent.

MORTALITY UNDER JOINT LIFE POLICIES.

There were seven classes of policies investigated which were issued on the Joint Life plan, but in only four of these were the data sufficient to justify publication. The groups showed traces of selection adverse to the company. The data relating to the Joint Life Insurance on a man and a woman were subdivided, and the relative mortality among the women was determined. It was noted that there was a high mortality among the women at the younger ages at entry, but that at the middle and older ages they had a better relative mortality than men. A notable feature of the insurance of a man and a woman on Joint Life plans was a high death rate from tuberculosis of the lungs at the young ages at entry on the Ordinary Life plans, and a heavy death rate from child-birth among the women.

It is significant of the zeal of the members of the Committee that after concluding an investigation which has involved much labour to them, one of the last sentences of their report should be: "The results of this investigation have been so important that the companies may decide to conduct a similar one in the future"; and they express a hope that "the companies will maintain their records in such shape that an investigation can be made without having to refer again to the applications and the reports of the medical examiners."

FOREST FIRE PROTECTION MAKING HEADWAY.

The co-operation idea in forest fire protection has gained real headway in eastern Canada during the past year. Not only have the two existing forest protection associations in Quebec made satisfactory records, and increased in scope and stability, but there is a movement in favor of organising a third association, which will probably materialize for the season of 1916. The territory embraced within the latter includes the upper head-waters of the Ottawa river in the province of Quebec, and the new organization will be known as the Upper Ottawa Forest Protection Association.

One of the existing associations, the Lower Ottawa, reports that although in 1914 the severest drought of many years occurred during May, June and July, the fire loss did not exceed eighth-tenths of one per cent. of the amount of timber protected. There can be no doubt that through co-operation, much better results in fire protection can be secured at a smaller expenditure than under the old plan of individual effort. Not only do the limitholders combine their efforts, but the provincial government co-operates actively also.

Arrangements are being made for the re-insurance of the business of the Franklin Fire, of Philadelphia in the Home of New York. The Franklin Fire, which was organised in 1829, will be continued as a separate independent company under the direct control of the Home's management.

FIRE PROTECTION ASSOCIATION'S PROGRAMME.

The National Fire Protection Association at its nineteenth annual meeting held in New York this week adopted resolutions advocating the following measures in its warfare against the needless sacrifice of human lives and property by fire:

1. The encouragement of fire resistive building construction through the adoption of improved building codes by all States, cities and towns; the inclusion in such codes of adequate rules for exit facilities based on the occupancy for all buildings, and the general recognition of the fact that, although fire-resistive construction is of the greatest possible importance, it is of itself not sufficient. The lesson of the greatest factory fire of the year is that large industrial buildings, even if built of cement and steel, must be sub-divided by fire walls and must have adequate means of stopping fires in their incipiency.

2. The adoption of laws or ordinances requiring the installation of automatic sprinkler systems as fire extinguishing agents in all factories, commercial establishments and city blocks. The adoption of ordinances requiring the construction of fire division walls not only as a property device but as providing the best life-saving exit facility.

3. The establishment by law of a fire marshal in every State, who shall not be a mere political office holder but a trained man with trained assistants competent to direct the work as statistician, educator and prosecutor.

4. The investigation of the cause of all fires by public officials, and the enactment of laws fixing personal liability for damage resulting from fires due to carelessness or neglect.

5. The consolidation of all legal forces so as to provide for the systematic inspection of all buildings by local firemen and technically trained building and factory inspectors so as to insure the vigorous enforcement of rules for cleanliness, good housekeeping, and the maintenance of safe and unobstructed exits, fire-fighting apparatus and other protective devices.

6. The especial safeguarding of schools, theatres, factories and all other places in which numbers of people congregate or are employed.

7. The vigorous State and municipal regulation of the transportation, storage and use of all inflammable liquids and explosives.

8. A careful study of municipal water supplies, their adequacy and reliability with special reference to their adequacy in case of conflagrations.

9. The universal adoption and use of the safety match.

10. The education of children and the public generally in careful habits regarding the use of fire.

LIFE INSURANCE CHEQUES.

The New York Life has got out the new idea of payment of the proceeds of life insurance policies by the issuing of cheques of $20 each for an aggregate of not less than $100 nor more than the total amount the company holds to the credit of the beneficiary. Interest will be paid on the balance undrawn once a year at a rate of not less than 3 per cent. The new plan is a variation of the income policy and is, of course, designed with the purpose of aiding beneficiaries unused to handling large amounts of funds to utilise the proceeds of life policies to the best advantage and without waste.