

subject, the editor of the *Australasian Banking and Insurance Record*, in its June issue, writes: "It may, of course, be freely admitted that the enormous development of the agency system of insurance companies has been attended with certain evils and abuses. . . . The issues involved are by no means new." In my annual report to the Wellington City Council as far back as 1901-2 I found it necessary to mention this matter.

Finally, it is necessary that the general public should be educated to realise the great waste that is going on, and that the remedy to a large extent lies in their own hands. To again quote Dr. Bayles: "The elementary economic truths that insurance creates no wealth to replace that destroyed, and that as a system it penalises prudence to make good the consequences of imprudence, carelessness, and crime, should not be difficult of comprehension, but if comprehended it would perhaps be easier than it now appears to be effectually to discourage preventable fires."

In view of recent legislation, and as showing the spread of recognition of the principle that insurance companies should contribute towards the upkeep of fire brigades, &c., the following is of interest: At the annual meeting of the Association of British Professional Fire Brigade Officers, held in Birmingham in June, 1908, the following resolution was carried unanimously: "That, in the opinion of this association, insurance companies should be compelled to contribute towards the cost of the expenses incurred by municipalities in providing and maintaining efficient fire brigades. . . . And, in view of the fact that a select committee of the House of Commons has already reported recommending such compulsory powers, all interested local governing bodies throughout the country be requested to take united action and urge the Government to promote legislation to give effect to the report of the committee as early as possible."

During the Municipal Congress held at Newcastle, Natal, the last week in March (1908), a proposal that legislation be promoted to secure contributions from fire-insurance companies carrying on business within any borough or town towards the upkeep of fire brigades was adopted without opposition.

Again, in a recent issue of a leading English journal devoted to fire matters, in reference to Government inspection of fire brigades in New Zealand, is the following: "In our opinion, and we believe our readers will support us, the Old Country would do well to copy the example of her youngest colony."

Appended are tables showing the annual cost for maintenance and the number of calls attended by each brigade, also the fire loss in each fire district.

I have, &c.,

THOMAS T. HUGO,

Inspector of Fire Brigades.

The Hon. the Minister of Internal Affairs, Wellington.

COST OF FIRE BRIGADES.

	Year ending 30th June, 1909.			Year ending 30th June, 1910.		
	£	s.	d.	£	s.	d.
Auckland	8,500	0	0	7,276	0	0
Christchurch	7,550	0	0	7,547	0	0
Dannevirke	600	2	0	590	5	3
Dunedin	4,200	0	0	6,000	0	0
Feilding	385	0	0	460	0	0
Gisborne	362	0	0	524	8	5
Greymouth	676	0	0	685	10	0
Hastings	Nil			708	10	0
Hawera	280	0	0	450	0	0
Hokitika	621	0	0	645	0	0
Lawrence	200	0	0	100	0	0
Masterton	1,153	5	8	1,334	14	0
Maori Hill	339	0	0	381	0	0
Milton	210	0	0	300	0	0
New Plymouth	460	0	0	472	0	0
Oamaru	400	0	0	538	8	0
Palmerston North	896	9	0	1,436	13	0
Petone	582	5	11	915	4	11
Whangarei	400	0	0	366	0	0
Totals	27,815	2	7	30,730	13	7

The above figures do not represent the actual sums expended; they are taken from the estimates of proposed expenditure for the respective years, and are therefore approximate only.