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Inciting Crime and Punishing Criminals.

The report of the Fire Marshall of Ohio points out certain anomalous conditions existing in that State, the result of which is that the law incites men to commit crime which the state authorities punish. The report reads:—

"In our State we are confronted with what seems to me a paradoxical situation. We maintain upon our statute books a law which compels the insurance company to pay the full amount of its policy on buildings in case of a fire, without the slightest regard to the real value of the property burned, thereby creating a moral hazard and endangering adjoining property and human life. At the same time we maintain a fire marshal to prosecute the incendiary, who is encouraged by this law and actuated to commit arson, because he expects to collect more than the full value of the property burned."

A Town with no Fire Losses.

Although in Great Britain it would be nothing surprising, on this continent it is a curiosity indeed to find a town with such a fire record as Salem, North Carolina. There, according to "The Investigator," there is fire ordinance providing for inspections of buildings for the purpose of suppressing dangerous heating appliances. The inspections are made in a most thorough manner, and as a consequence defective flues and unsafe stovepipes stand no chance of existing for any length of time. The proper disposal of ashes is also carefully seen to and no accumulations of rubbish allowed. The effect of these precautions has been remarkable. The town has a population of 3,700, is 137 years old, and during all those years has not only never had a conflagration, but has never had a fire where the loss exceeded \$750. There was only one dwelling burned in 100 years, dating from 1,776, and there never was but one

fire which got beyond the building in which it originated. On that occasion two buildings were burned, each worth \$250. During the first 127 years of the town's history the total loss of property by fire was less than \$2,000. The story goes that when a man boasted that in his 50 years of married life he and his wife had never quarrelled, his auditor remarked: "It must have been very monotonous." Of life in Salem, W. C., this may be said, a town without an occasional fire must be pretty dull. But Salem means "city of peace," so it has lived up to its title.

Technical Education in Fire Insurance.

Our English contemporaries have notices of the movement made by the London School of Economics, in association with the University of London, to giving courses of scientific training in the history, law, finance and practice of fire insurance in the United Kingdom, the colonies and foreign countries. Educational work in these important commercial subjects is to some extent undertaken by the insurance institutes in many large provincial centers, but London possesses no organization of the kind. While the fire insurance courses of the London School of Economics will be open to all students who are prepared to pay the small fees charged, the main body of the students will naturally be drawn from the fire companies which have either head offices or large connections in London. The British fire offices are large employers of clerks, and it is believed that the claims of these clerks for adequate educational equipment in their professional work will be actively recognized. The fees to be charged by the school for the fire insurance courses are necessarily small, and the cost of skilled technical instruction is considerable. It is estimated that a sum of £1,600 will be required each year to meet the expenses of the fire insurance courses, though £1,000 per annum will probably be