FIRE: ITS CAUSES AND CURES.

I.

It was in 1833 that the phosphorus match came into use. Its invention was a great domestic convenience, but it has proved a prolific cause of fires. Between one-fourth and one-third of all fires on this continent arise from matches, but there is hope that the safety match, which "lights only on the box," will reduce this dreadful proportion. The safer kind is not yet as cheap as the other, and the majority of people prefer the cheaper and more dangerous sort. But perhaps conditions will change.

Very considerable, too, is the number of destructive fires produced by spontaneous combustion, e.g., in paint shops, in coal bunkers on ship-board, among damp hay or straw in barns, among oily waste or rags in houses. Then our modern illuminants are causes of fire, largely by reason of our negligent use of them. Petroleum, with its by-products, gas, both artificial and natural, and the electric current, have contributed to cause fires.

These plain facts, and many more, are set forth in the valuable address on "Fighting the Fire Fiend," delivered before the recent Convention of Fire Brigade Chiefs at Winnipeg by Mr. A. Lindbach, Fire Commissioner of Manitoba. Our people need arousing on the subject of Fire Waste, since we on this continent are being impoverished at the rate of $4,000,000 to $5,000,000 every week by fires, large and small.

After some historical references to fires of old, in Lyons, in Rome, in London, the origin of fire insurance and the growth of its concomitant, incendiarism for gain, which was then added to the carelessness, accident, mischief, and revenge, which theretofore were the four main causes of fires, Mr. Lindbach says:—

"It will be seen that when we talk about common fire causes they can readily be summed up under these three general headings: Carelessness, incendiarism, and accident, ranging in importance in the order named. We need to realize that 75 per cent. of all fires, which are not incendiary, are carelessness in some form or other—carelessness of the architect, of the builder, of the landlord, of the tenant, of the employee, and carelessness even on the part of the insurance companies in the valuation of and acceptance of dangerous risks.

"Again, being a hustling, chance-taking people, we are continually gambling that bad risks will not burn, when we know, or ought to know, that sooner or later they will.

"In our business hurry we carelessly throw a lighted match into some dangerous place filled with combustible material, or we drop a lighted cigar or cigarette without regard to consequences; we put floorsweepings containing phosphorus matches and all sorts of inflammable rubbish into wooden receptacles; we have no time to study "spontaneous combustion," and, therefore, leave all sorts of incendiary combinations in our shops; we are loth to believe that rats or mice really ever cause any fires; we run stove funnels close to varnished partitions, we fill with combustible merchandise immense floor areas, pierced with all sorts of light shafts and elevator wells and then label them "fireproof buildings."

LIFE AND ACCIDENT INSURANCE.

T.I.P. thus sensibly corrects the very questionable current proverb that "the world owes every man a living":—The world doesn't owe every man a living. It owes him only the right to earn one.

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The cartoon on page 299 of the issue of August 24th, reflecting on excessive privileges offered by accident companies, was not issued by the Canada Accident Company, of Montreal, but by the Dominion of Canada Guarantee and Accident Insurance Company, of Toronto.

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The question of the liability of commanding officers of volunteer corps, under the Workmen's Compensation Act, in respect to accidents to men of their corps while on duty, having been brought to the notice of the army authorities, the subject has been referred to the law officers of the Crown in England.

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During the last ten years the Travelers Insurance Company has paid out $11,192,696 in death and indemnity benefits paid under accident policies. Of this great sum $430,563 was paid to Canadian policyholders; in Michigan, $248,584; in Maine, $198,588; in Massachusetts, $723,501; in Ohio, $960,657; in Pennsylvania, $922,134; and in New York State, $1,359,348, which is about 12 per cent. of the whole.

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A re-union of agents of the Excelsior Life Company was held in Toronto this week, and a goodly number of them came together to be addressed in turn on different subjects by the general manager, the inspector, the president, and various directors or officers. They also had five-minute talks on experience in the field, and wound up with a dinner to the agency and office staff on Thursday evening. The Convention was very successful.

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A case has been decided on appeal by the Supreme Court of Pennsylvania, justifying the refusal of a company to pay an accident claim under the following circumstances:—The testimony showed that the insured, a man of 66 years of age, who weighed 184 pounds, tried to board the last car of a train that was approaching a station at reduced speed, but running six or eight miles an hour. He had an umbrella under his left arm, and, with his left hand, he took hold of the rail at the front platform of the car and placed his left foot on the lower step. His hold was broken, and he fell backward, and was killed. It was declared by the court that the question was not strictly whether the insured was negligent, but whether he exposed himself to a risk not covered by the policy and that the words "voluntary exposure to unnecessary danger," in the clause exempting from liability, had been construed as an intentional and unnecessary exposure to danger so obvious that a prudent person, exercising reasonable foresight, would avoid it.

CANADIAN INSURANCE SITUATION.

Public opinion in Canada respecting insurance legislation appears to be more sane, or about to become more sane, than is public opinion in the United States. Statesmen of the Dominion seem to be more statesmanlike with respect to the same subject than legislators in some sections of the United States. The press of Canada gives signs of possessing a larger portion of rationality on the subject of how much or how little the insurance business should be interfered with by restrictive legislation than their editorial brethren of this domain. It seems to be the case that the citizenship of the Dominion, as a whole, is less disposed than its counterpart on this side of the border, to hold the officers of life insurance companies to all kinds of responsibilities, under the penalty of criminal prosecutions, and at the same time deny to them anything like a free hand to work out the excellent results for policyholders which it is their desire and ambition to achieve.—Insurance Press, N.Y.

FIRE AND MARINE NOTES.

The new high pressure service for fire protection in the city of New York will be so far completed by November 1st that a test can be made.

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On Monday and Tuesday last a Firemen's Tournament was held in St. John, N.B. A great crowd was present from the United States and Canada.

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Summer hotels in the United States have been burned lately in considerable number, and insurance men are much more careful in dealing with this class of risk.

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A fire in the Ann Street school in Montreal did $10,000 damage. Loss is fully covered in the Royal, London & Lancashire, London, Mount Royal, Ottawa, Equity and Anglo-American.

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Arrangements have now been made for the reception of the fire chiefs of the Province and of Spokane to convene at Nelson, B.C., on September 19, with the view to organization. A special committee of the 2,000 club is looking after the matter.

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The new fire equipment of Macleod, Alta., has been given a most satisfactory test. It consists of a double 45-gallon portable chemical engine with over two thousand feet of first class hose, two up-to-date hose carts, and a first class four-wheel hook and ladder waggon.

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Losses on automobile garages in Chicago has proved so heavy, and the hazards, especially those resulting from care-