

**FIRE PREVENTION BY LEGISLATION.**

The Commission of Conservation is advocating a programme of fire prevention by legislation covering the following points:—

1. The proper planning and laying out of cities and towns with a view to restricting industrial occupancies and hazardous pursuits to properly delimited areas.

2. Provision in every community of an adequate water supply and fire fighting facilities proportionate to its character, area and population.

3. Minimum building requirements designed to give reasonable safety of life and property outside the limits of the larger municipalities where building ordinances are already in force.

4. Control of hazards attending the occupancy of buildings by requirements suppressing dangerous nuisances, such as the storage of explosives, combustibles, rubbish and ashes. All buildings to be systematically inspected to ensure the enforcement of rules for cleanliness and good housekeeping.

5. A fire marshal law in each province, providing for official investigation of the causes of all fires, with the object of suppressing incendiarism.

6. Enforcement of personal liability with heavy penalties in all cases where fire is occasioned by a breach of fire-prevention laws.

The unfortunate fact about this admirable, if ambitious, programme, is that the Commission of Conservation has no executive powers. Before anything tangible can be accomplished in the way of restrictive legislation, the large task of converting the public authorities throughout Canada, both provincial and municipal, to a realization of the facts of the fire loss, has to be undertaken.

**CHANGES OF TITLE APPROVED.**

The New York Courts have approved the proposal of the German-American Insurance Company, of N. Y., to change its name to the Great American Insurance Company of New York. The change will be effective January 1st. The German-American's allied company, the German Alliance of N. Y., will change its name to American Alliance Insurance Company of New York.

**AMENDMENTS TO QUEBEC'S COMPENSATION LAW.**

In the early New Year, amendments to the provincial Workmen's Compensation Act will be brought before the legislature by the Quebec Government. The maximum indemnity for accidents resulting in total incapacity or death will be raised from \$2,000 to \$2,500, and the class of workmen who may recover damages will be enlarged by the extension of the wage limit from \$1,000 to \$1,200.

All actuaries are united as regards the one supreme financial duty, the continual enforcement upon our people of the need for an unflinching and untiring economy—Mr. S. G. Warner, president, Institute of Actuaries.

The English courts have decided that a potman who was injured by an explosion in the street of a bomb dropped by hostile aircraft, cannot claim under the Workmen's Compensation Act, the accident not arising out of the employment.

**PHOTOGRAPHY AS AN AID IN ADJUSTMENT AND INSPECTION.**

The utility of photography as an aid to the adjuster and inspector in their work is pointed out by the Continental Insurance Company. In the adjustment of fire losses photographs are important evidence where fire follows an explosion as they sometimes show the extent of the damage by the explosion and that by the fire. They are useful in stock losses where only a portion of the goods have been destroyed and the adjuster is obliged to go away without making a settlement, as the assured, finding that his claims are not conceded, will not infrequently further damage the goods by throwing them off the shelves and wetting and trampling upon them. This has often occurred where appraisals are demanded, but is not likely to happen where the assured knows that photographs have been taken showing the condition of his stock in all parts of the store.

Photographs are valuable as evidence in court, especially where the defence is against an excessive claim, particularly on buildings. It is important that photographs be secured where the assured persists in repairing or demolishing what remains of a building before the amount of loss has been agreed upon; also where fires have been set in several places. They are also valuable in inspection work to show the character of a risk and its surroundings by aiding the underwriter to decide as to the desirability of the risk and the correctness of the inspector's judgment as to it.

Attention is also drawn to the utility of the camera in connection with automobile losses. It identifies beyond dispute the model of a car, shows the extent of the damage, whether by fire or collision, also the surroundings, which is often important evidence to show the circumstances under which the car burned, as in a majority of cases fraudulent burning is in out of the way places, sometimes where the assured is unable to explain in any reasonable way why he should have taken his car on such a road or to such a place. The taking of photographs often has a moral effect which benefits the company where the assured is inclined to make a fraudulent claim. In one instance, it saved a company \$8,000 on a claim for a car that was insured in New York and burned in Nova Scotia. A photograph of the wreck was used as evidence that it was not of the year's model represented in the application for insurance but of a model so old that the car was practically worthless.

**QUEEN OF AMERICA INCREASES CAPITAL.**

The Queen Insurance Company of America, a subsidiary of the Royal Insurance Company, is to increase its capital from \$1,000,000 to \$2,000,000. The business of the Company has grown to such proportions of late years that it has been decided by the directors to take this step. The assets of the Queen have increased in 10 years from \$6,800,000 to about \$12,500,000.

An important English banking amalgamation is announced, the National Provincial Bank and the Union of London and Smith's joining forces under the future title of the National Provincial and Union Bank of England. Deposits of the new institution will total about \$850,000,000.