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INQUIRY INTO FIRES.

In an address before the New York State Association of Supervising and Adjusting Fire Insurance Agents, F. H. Wentworth, of Boston, secretary of the National Fire Protection Association advocated the adoption in this country of the English system of public inquiry into causes of fires. He said:

"In England a fire is treated as a violent death is treated in many of our states—a coroner immediately empanels a jury. The main object is to locate the responsibility for the fire; but the secondary object, the education of the people, is perhaps the more useful of the two. A fire is always a dramatic incident, and a public inquiry into its cause will not fail to attract an interested throng of people. At our present profligate rate of fire waste twenty or thirty juries would be continuously in session in various parts of the country. If an average of fifty persons were present at each of these inquiries, listening to the testimony as to what caused the fire, what the fire did, what sort of carelessness, if any, was responsible for it, we would have an admirable school giving daily instruction to our people on matters in which our present ignorance is positively criminal. Our national fire waste for the first six months of the current year is already nearly \$100,000,000—a colossal and wicked impoverishment of our created resources. Our whole people, man, woman and child alike, in every walk of life, must be educated, and this English method begins at the bottom. It is not a pleasant thing to face a stern company of twelve men and explain why you did not take reasonable precautions to prevent your house catching fire. Such an experience makes one think, and makes all the witnesses to it think; and that is what we need—to give actual thought to a matter of extreme economic and social importance."

BANK OF MONTREAL DIRECTORATE.

Of Mr. Meredith, the latest member of the Bank of Montreal directorate, more than a passing notice should be given. That gentleman may be said to have grown up with the institution. He entered the bank's service in Hamilton in 1867, became accountant in Montreal in 1879, and was promoted to the position of assistant inspector in the same year. Mr. Meredith became assistant manager in Montreal in 1887, and manager two years later. His title since 1903 has been assistant general manager and manager of the Montreal branch, and now, a long period of faithful and efficient service has been rewarded by a seat on the Board.

The completed directorate is now composed of Lord Strathcona and Mount Royal (honorary president), Mr. R. B. Angus, president; Sir Edward Clouston, vice-president and general manager; E. B. Greenshields, Sir William Macdonald, James Ross, Hon. Robt. Mackay, Sir Thomas Shaughnessy, David Morrice, C. R. Hosmer, A. Baumgarten, and H. Vincent Meredith, Manager.

Hugh Turner of Tyne Valley, P.E.I., has been arrested on a charge of setting fire to the residence of Mr. Frank Riley.

A man named Albert Hiles has been arrested on the charge of having started the recent fire at Owen Sound, Ont., whereby damage to the extent of \$50,000 was sustained.

That the fire protection of Hull, Que., is inadequate, is a statement made by Mr. T. A. J. Forrester, in a report to the Canadian Fire Underwriters Association. He states that conditions are not much better than when he made his report last year, the conflagration hazard being still pronounced, owing to several reasons: An insufficient fire brigade; the general construction of buildings in the city; insufficient number of fire alarm boxes; no salvage equipment; not sufficient hose; mains not large enough, while two new fire stations are needed. The inspector states that the by-law governing the construction of buildings with regard to fire protection is not enforced, and the general construction is consequently poor.

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