

tugboat captains to save life, I do not think the matter can be adjusted by any legislation. You can never legislate a brute into a man. A master of a ship is not supposed to make any bargain to have his vessel taken out of danger by a tugboat. The whole thing should be left open to be decided by an arbitrator.

"We will have to wake up to the fact that such an important port as New York ought to have every possible advantage in the way of piers. The harbor has not an equal in the world, and we ought, in fact, to have no piers at all, but stone basins, where vessels can go in, with fireproof warehouses adjoining. We possess much better advantages than Liverpool for this sort of thing. Our harbor ought to be protected against the projection of piers, which affect the current.

"Another lesson of the fire is the need of greater precaution. If a man is found striking a match or lighting a cigar on or near a vessel or cargo, he ought to be very severely punished. A shipowner told me that he went down into the hold of one of his vessels to-day and saw a man smoking a pipe. I have not the least doubt that the fire on Saturday originated from some such cause as this. Workmen and others are careless and utterly disregard rules and regulations. Something ought to be done for the rigid and absolute carrying out of such regulations.

"Our risks on the cargoes of the grain vessels were rather large," continued Mr. Raven, "but from what we are able to gather at this time, the cargoes of some of these ships had been taken out and carted from the piers before the fire. No doubt, however, much of the cargoes remained on the wharves. The 'Saale,' as we understand it, had discharged her incoming cargo on which we had written a large amount of insurance. Altogether, it is the most serious thing that has happened to the marine insurance companies for many years, and, in my opinion, gives occasion for much earnest consideration. It is not so much the loss of property, but the terrible loss of life that makes the disaster such an appalling one."

Mr. Percy Chubb, the well-known marine underwriter, said: "Underwriters very generally appreciate the fact that the present conditions surrounding the docks of New York are hazardous in the extreme. It seems almost impossible to remedy them. It does occur to underwriters that while the conditions of the waterfront may preclude for practical financial reasons the building of stone piers, that a system might be arrived at to use wood piling, concrete floors, with a superstructure, and roof of steel or iron. This would certainly result in great improvement. One of the greatest dangers on many of the piers around New York is the custom of piling cotton on them without protecting it from fire. In the condition in which cotton is now baled, with so much of the fibre exposed, it is really as hazardous as though a pile of gunpowder were placed on the pier, with men addicted to smoking constantly passing and repassing it. And while there are good rules against smoking, yet it is shown they cannot be properly enforced. With any kind of a breeze a fire will spread from one end of a pile of cotton to the other before a person can run the same distance. The extra hazardous condition exists on every pier where cotton is stored. In fact, the great hazard of cotton is so well known that some of the first-class steamship lines will not accept it as cargo."

Danger to New York's Water Front.

Another prominent underwriter said: "We have had

fires on piers before, and while the losses are heavy they are merely ordinary insurances losses. The striking incident or lesson of the disaster, however, is the danger of fire spreading along the New York water front. The possibility of a fire reaching across the river is something that underwriters have thus far not considered; but it is a condition that will undoubtedly receive attention in the near future. We have always known that the Hoboken fire department was so inadequate as to be next to useless in case of a large fire, but we have not thus far felt that any serious danger existed of a fire starting in Hoboken spreading to New York.

"The action of the captains of the tugboats in letting human beings drown in order to get to the steamers and participate in salvage is merely another example of the character of the men. Many New Yorkers will recall some twenty years ago the excursion boat 'Seawanhaka.' An excursion boat sank, and the tugboat people demanded promises of large sums of money before they would take drowning passengers out of the water, and actually let those drown who would not promise. Laws, however, can, in my opinion, do nothing to improve such men.

"The trouble with the Hoboken piers is that they were of flimsy construction. They actually invited such a catastrophe as has occurred. The New York buildings' laws would not permit the erection of such structures in this city, but our laws do not extend to Hoboken.

"Wherever cotton is stored, fire is always possible—in fact, always probable—and once started it travels along the fibre on the outside of the bales at a marvelous rate."

Still another well-known underwriter said: "It seems very questionable, as these big steamers are so difficult to handle, whether they should not always have steam up, and it seems questionable also whether it is necessary to have them fastened by steel hawsers. It certainly does seem against common sense to run in a 20,000-ton steamer, which two or three tugs cannot move, and make it fast by a steel wire rope to a mass of inflammable material on a flimsy pier and then extinguish the fires under the boilers and leave it helpless.

"There is a special lesson in this catastrophe to steamship companies who underwrite their own steamers. This is done by their taking a risk on as large an amount as they dare in one hazard, taking into account their capital, with the idea that in all probability they will never be called upon to pay for more than one such loss in a year. But here we see three large steamers practically destroyed, and a fourth of still greater value escaping by the very closest margin. Thus, the shareholders of the company will be called upon to pay an abnormal loss, with the liability of such another occurrence staring them in the face so long as the present conditions surrounding the loading and discharging of cargoes in this harbor continue. Possibly the fierce competition between steamers forces the managements to economize in their fire insurance, but to us on the outside it seems false economy to make a saving on such an item as this when the occurrence of such a disaster as that of last Saturday might easily be the means of financially embarrassing an otherwise prosperous concern."

New York Fire Department Powerless.

Fire Chief Croker yesterday explained that his department had no jurisdiction over the burning