

# THE INSURANCE CHRONICLE.

March 7th, 1908.

## AN EXAMPLE FOR ONTARIO.

A measure amending the Fires Prevention Act of Manitoba was assented to in February, 1906. It provides for the appointment of a fire commissioner for the Province, a deputy commissioner, and necessary clerks and assistants. The duties and powers of this commissioner authorize him to investigate the cause or origin of destructive fires that occur in the Province, whether from supposed design or negligence. He has the authority and jurisdiction of any judge of a county court or coroner. He has all the authority of a police magistrate or constable to serve any summons or warrant.

This Act gives wide powers to the head official of the Fire Bureau of the Province, recognizing the expensive nature of the fire waste, which in 1907, says the report of the Commissioner, A. Lindback, cost the inhabitants of Manitoba \$3.70 per head of the population. This official and the fire chief of a town are empowered to go into any house upon complaint of the owner of such house, or of a house next door, or without such complaint, and examine it to find out whether it contains combustible material or presents dangerous conditions. Either of these officials may order that these materials be removed or the menacing conditions remedied.

Mr. Lindback is organizing his Bureau, and endeavoring to impress upon the people the seriousness of fire-inviting conditions and the need of individual care to lessen the needless fire waste. He has divided his territory into two parts—the city of Winnipeg, where the year's fire loss was \$692,000, and the Province outside. His reports are interesting, and his recommendations must prove of continuous value.

If the Province of Ontario is not above profiting by the example of Manitoba—and its authorities have not been moved thus far by the experience of several of the United States in this direction—it should lose no time in founding a system of registering the causes of fires. This is an important point at which to begin. There are 750 municipalities in the Province. Suppose that an average of ten fires a year occurs in each, the labor of looking into the causes of 7,500 fires should not be extreme. Certainly the importance of lessening the hundreds of thousands of dollars lost to the people by these burnings should not weigh against the economy to be effected. Fire chiefs in the cities, mayors of towns, and clerks of village or township municipalities might reasonably be required to tell the Ontario Government what they learn about the causes of fires.

Such officials as we have named should be clothed with authority, as the Manitoba Fire Commissioner's staff are, to make examination and order any householder to do away with menacing conditions found existing on his premises, or to insist upon the removal of combustible materials. The great saving effected in other countries through the lessening of destructive fires by such salutary curative means ought to impel the authorities of the great and rich Province of Ontario to effect a saving of the daily loss which we endure from preventable fire. Fire rangers are provided in our remote forests to prevent waste of our timber resources, stringent regulations are framed to prevent prairie fires, which devastate our Western Provinces, and this is wise public policy. Surely it is not less necessary to make regulations which shall abate the current carelessness about what causes fire waste in towns and cities.

## LIFE, ACCIDENT, AND CASUALTY NOTES.

The annual meeting of the Detroit Conference is to be held at Niagara Falls, in August next.

The mid-year meeting of the committee of the National Association of Life Underwriters will be held at the Hotel Manhattan, New York, on Friday, March 27th.

The statistical story of life insurance in Canada, printed in these columns a few weeks ago, has been reprinted in many daily journals. This is substantial appreciation.

Mr. J. J. Roberts, of Winnipeg, has been appointed general manager in British Columbia of the Equitable Life Assurance Society of New York, and will open an office in the Dominion block.

Messrs. Reid, Shaw and McNaught, insurance brokers, Toronto, will shortly move to more commodious offices in the Traders Bank Building, at the corner of Colborne and Yonge Streets, Toronto.

Mr. E. Gissing manager of the foreign departments of the Norwich & London Accident Association arrived at Boston this week from England. He will study American conditions on the spot.

The business done by the New York Life in Canada last year is indicated by the following figures: New policies taken, \$3,910,085; net premiums, \$1,642,644; net amount of assurance in force, \$47,238,860.

Because of the claims of the two "widows" of the late Dr. Acland Oronhyatekha, the I.O.F. have withheld payment on two policies for \$2,000 and \$3,000. A South Dakota divorce provides the complication.

Some men will not insure their lives because they are confident they will die of old age. And yet, out of 521 death claims lately paid in one month by an American life company, only one death was due to the effects of old age.

A charter of incorporation will be applied for to the Quebec Legislature next session on behalf of "La Protection," a joint stock company with a capital of \$1,000,000 and head office at Fraserville, Que., to carry on the business of all branches of insurance.

Application will be made to Parliament this session by the Canadian Guardian Life Insurance Company for an Act authorizing the Minister of Finance to order that the deposit of the company under the provisions of the Insurance Act be transferred to the Minister in charge of the Ontario Department of Insurance.

A dispatch from Paris says that Thomas B. Wanamaker, of Philadelphia, son of former Postmaster-General John Wanamaker, died suddenly at the French metropolis. John Wanamaker, it is said, carries some \$1,500,000 insurance; Rodman Wanamaker, \$4,000,000; and W. H. Wanamaker, Jr., \$100,000. It is believed that Mr. Thomas B. Wanamaker also carries a large amount of insurance.

There were many sharp verbal passages during the session of the Banking and Commerce Committee last week, when A. J. J. Harpell, on behalf of the Canadian Policyholders' Association, gave evidence. Some of the members of the committee are apparently a little sceptical of Mr. Harpell's harpoons. One of the gentlemen's statements was that in the best British companies the highest salaries paid did not exceed \$6,000. "Where did you get that figure?" E. B. Osler asked. "From evidence given before the Armstrong Committee," was the answer. "Then," said Mr. Osler, "if that's a sample, I wouldn't move much for it. There is not a manager in England whose salary is not nearer that figure in pounds." "The president of the Bank of England," said Mr. Harpell, "only gets £2,000 a year." "But that is a post of honor," Mr. Osler maintained.

## ACCIDENT MEN WILL PROBABLY OBJECT.

It was stated last week in several papers that Mr. Nadell was placing before the Banking and Commerce Committee, at Ottawa, amendments to the Insurance Bill, suggested by the