

## FIRE AND MARINE NOTES.

A new signal call has come into force on the St. Lawrence River this week, facilitating communication with vessels between Montreal and Quebec.

Berlin, Ont., ratepayers will be asked to sanction an expenditure of \$11,000 to add 18 new fire alarm boxes and build and equip a new fire hall in the factory district.

A disastrous fire visited the Lake St. John district, Quebec, last week, when the bridge spanning the Assouapmouchouan River, was completely destroyed.

A fall from a moving train, caused the death last week, at Fort William, of W. R. Colgate, long in the insurance business, as manager for the Manchester Fire Company at Winnipeg.

The Grand Jury have returned a true bill on a charge of arson against Chester Buckborough of Tillsonburg, Ont. It is charged that on May 20th, he set fire to the Queen's Hotel there, whereby three persons lost their lives.

Damage to the extent of over \$10,000 has been caused to timber sugar camps, fences and farm property on Belecil Mountain, Que. The principal sufferers are Messrs. Colin and Bruce Campbell. Fortunately the orchard on the mountain slope escaped.

A successful and interesting demonstration has recently been given in Great Britain of a petrol-driven motor fire engine by Messrs. Dennis Brothers, Ltd. It is claimed that the engine can travel at the rate of 30 miles per hour on the level, and 25 miles along average gradients.

Judgment has been given at Ottawa in the case of Napoleon and Joseph Fournier vs. the Providence Insurance company. The Fourniers alleged that for some reason the company did not pay them \$1,000 to which they claimed to be entitled to under a policy. The judge decided in their favor.

Lumber losses by fire have been heavy in the United States during the last three months. New England furnished \$1,000,000 loss in a fortnight and the Western Union has suffered greatly from forest fires. Many insurance companies report a loss ratio for the year of over 100 per cent. on lumber.

The steamer Telegram of the Dominion Transportation Co. has been burned in the passageway between Wall and Fitzwilliam Islands, Lake Ontario. The boat bumped on a shoal, the shock overturning the range in the gallery and setting fire to the vessel. The cargo was heavy. The boat was valued at \$15,000, and was built about twenty years ago at Collingwood.

After twenty years service as head of the Montreal Fire Department, Chief Benoit has resigned his position on account of failing health. He desires for relief from duty on Jan. 1st next. Mr. Benoit began his career as a fireman in Montreal, and when later a vacancy occurred in the head of the St. Henri brigade he went there from which department he returned to be chief of the Montreal brigade. Deputy-Chief Tremblay will probably be given the position of head of the department.

The Equity Fire Insurance Company and the Standard Mutual Fire Insurance Company will appeal to the Supreme Court from judgments for \$3,500 against them in favor of J. C. Thompson, of New Liskeard, Ont., whose store was destroyed by fire originating in a gasoline stove used for preparing fruit essences for a soda water fountain. The case turned on whether the keeping of gasoline for the stove was forbidden by the terms of the policy, which was not to be binding if gasoline was stored on the insured premises.

## FIRE COMMISSIONERS AND THEIR WORK.

### Origin of the National Association—Detection of Incendiarism.

(By A. Lindback, Fire Commissioner of Manitoba.)

Apropos of your recent article regarding the office of Fire Marshal for Ontario, I would suggest that the title Fire Commissioner is a better and more appropriate one owing to the scope of the work of the office. In several of the larger cities in the States the heads of the fire departments are called Fire Marshals. In New York City the Fire Commissioner is the officer who has charge of the entire fire prevention and protection machinery; the Fire Marshal reporting to

him and being the officer at the head of the protection system only.

Some fifteen years ago the fire losses in Massachusetts became so alarming that that commonwealth was aroused to take special action. In 1894 an Act was passed to establish the office of State Fire Marshal, and, after a few years, the activity of that officer resulted in the reduction of fires of all kinds and of a corresponding reduction in insurance rates and saving to the people.

### Other States Follow Suit.

In 1900 Ohio followed suit with the same results, and since that time, ten other States and the Province of Manitoba have enacted similar laws.

Three years ago, at the suggestion of the writer, a meeting of Fire Marshals and Fire Commissioners convened in Washington, D.C., and an organization was formed under the name of the National Fire Marshals' Association. This has latterly been changed to the Fire Marshals' Association of America. Its object is united action as to improvements of the present fire prevention acts and all other matters regarding the work of these officials. At the meeting at St. Paul this year, it was the general opinion that the present fire prevention acts were inadequate and defective.

So far as the United States were concerned, it was felt that the continual changing of occupants in office, caused by the peculiar conditions obtaining there, was a feature detrimental to the office, its work and usefulness.

The office of Fire Commissioner, if based on a broad and comprehensive Act, can, by a conscientious and active incumbent, be made very important, useful and saving to the people.

### Some Necessary Qualifications.

The paramount qualifications for a Fire Commissioner are honesty, industry and perseverance. If, in addition to this, he possess the intuition of a detective and a comprehensive civil understanding of the fundamental principles underlying the fire insurance business, he has the qualifications that should make him fill his position with credit.

On the other hand, the office should never become a mere detective bureau. In the nature of its work, it would soon become useless as such. The activities of the Fire Commissioner and his staff are of such a nature that within a certain length of time they become known everywhere within the jurisdiction of the office. The ferreting out of an incendiary is so difficult that secrecy and non-identification are the first requisites of success.

Again, while incendiary fires receive special attention, it is at best but an incidental part of the work, particularly in this country where the moral conditions and the enforcement of the laws differ considerably from the conditions to the South. The main feature of the office should always be directed towards prevention and educational.

Seventy-five per cent. of all fires are caused by carelessness and ignorance, and by the investigation of their causes and origin, the files in the office, the yearly reports of the Fire Commissioner, together with the bulletins published from time to time means are provided for the education of the public along the lines of prevention.

### Essentials in Reducing Loss.

From the office also should issue the initiative for improved and uniform building laws. The more the question is studied in comparison with conditions in older countries the more it becomes evident that until we build better than we do and put the responsibility for carelessness where it really belongs, we shall not succeed in materially lowering the enormous and senseless fire waste.

With respect to the suggestion that fire coroners be appointed by municipalities, experience has already proved that such officials would be of no use unless under the supervision of the Fire Commissioner. The local authorities in investigating incendiary or other fires are hampered by local conditions; they are timid about reflecting on the character of a fellow-citizen; the suspected party may, for instance, be a heavy taxpayer whom it would not be good policy to offend; and this not only in cases of suspected incendiarism, but in other matters such as the removing of dangerous rubbish or buildings, etc.

For this and other reasons it is evident that if the investigation of fires is to be successful every fire must be looked into, and the investigating power must be placed in the hand of some official entirely removed from the influence of local prejudice, fear of favoritism as well as political affiliations. The Fire Commissioner should further have supervision of all the fire departments within his jurisdiction, as it should also be his duty to supervise the enforcement of all building codes. And as it would be difficult to combine in one person all the requisite qualities, the proper and practical way out is to clothe the Fire Commissioner with power to select for his staff different assistants and make him responsible for results.

### Obligations as to Expense.

In providing for the expenses connected with this office, it should be borne in mind that it is not only the insurance