ADVANCE IN FIRE RATES.

We understand that a moderate increase in fire insurance rates is being put into operation at the present time by the C. F. U. A.

We believe that many of the statements referring to this matter by other publications, present a somewhat garbled view of the situation, as our information is, that the revision in hand, is of the rates upon unprofitable classes, with the exception of an extra for night work upon risks not ordinarily working 24 hours.

The question of increase in rates in Ontario and Quebec Provinces has for some time engaged the serious attention of the C. F. U. A. owing to the very heavy increase in cost of carrying on the business, consequent on war conditions. A proposal for a flat increase on all rates similar to that imposed throughout the United States (where a flat increase of 10 per cent. has been made) was suggested, but the Underwriters felt it would be more equitable to advance only those classes where experience had proven that existing rates did not permit of their being carried without a loss.

Reference to the Government Blue Book for 1916, as an illustration of the necessity for an advance in rates shows fire premiums received in Ontario by all companies amounted to $9,735,142,. while the net losses incurred amounted to $7,550,718, to which has to be added 35 per cent. for expenses, making the total outgo $10,958,017. This indicates a loss of $1,222,875 on the year's operations and we understand the year 1917 showed slight, if any improvement. This alone more than justifies the proposed increases in that Province.

PLATE GLASS PRICES UP.

Of considerable importance to merchants and others is the notification this month that plate glass prices have again been sharply advanced by the manufacturers and large distributors, who have just announced that the discount off the list price will in future be 86 per cent, as compared with 88 per cent. discount heretofore prevailing. This is equivalent to an increase in price of 16 2-3 per cent. The price of plate glass has been steadily advancing since the war, and the present quotations are 75 per cent. higher than those charged during 1915.

In other words, plate glass of a list price of $100 could be bought during 1915 at $8, whereas now the same glass costs $14. This advance, the manufacturers claim, is due to the higher cost of labor the scarcity of fuel and other important factors. Glass dealers and distributers are of the opinion that the cost will continue its upward trend, and point out that while standard sizes have been advanced 75 per cent, the larger sized plates are relatively much higher, so that on the whole the increase all around is more than 75 per cent.

On the other hand, the allowances for salvage have not proportionately increased. The salvage allowance, which used to be 94 per cent. of list, has only been reduced to 93 per cent. The cost of setting glass has also been considerably increased by the glaziers.

FIRE PREVENTION AND FIRE PROTECTION.

Fire prevention and fire protection are going to play a big part in the war. Everything that can be done to prevent the destruction of food supplies and wartime necessities is being done and work along that line must continue. Cost of protection must not be considered. It is protection first and last, real protection and not camouflage. This protection must be developed to the highest point of efficiency in order to attain the desired results.

Only a part of this war will be fought in the trenches in Europe. More of it will be fought here in Canada in the factories, mills, warehouses, fields and homes of our provinces. The boys in the trenches would be helpless if we did not keep them supplied with food, clothing, guns and ammunition and we cannot give them this backing if we permit our factories, mills and warehouses to be destroyed by fire.

The firing line has been brought to America. The firing is being done by torches instead of guns.

Since the United States entered the war German spies and incendiaries have carried on their work of destruction hindering so far as possible the country's successful prosecution of the war and property classified as war industries amounting to $43,538,000 has been destroyed. As the war continues and the enemy becomes more vicious, the hazard will increase and more drastic action must be taken.

State and Federal officers have been given almost unlimited authority and the orders issued by such officers for the regulation of things affecting the fire hazard throughout the country should not be looked upon as arbitrary and unreasonable but should be looked upon as the things necessary to help win the war.

The factories, mills and warehouses must be looked upon today as part of the nation's assets. If these be destroyed at the time when the nation needs every ounce of her vitality, her ability to win the war will be lessened to a proportionate degree. It is imperative then that we be continually on the alert for the thing that may cause fire; that frequent inspections be made of all institutions and, where unsafe conditions are found, that they be corrected without delay and, after everything has been done to prevent fire starting, it is important that we provide adequate protection with which to meet the enemy's attack when it does come.

UNITED BRITISH INSURANCE COMPANY, LIMITED, ENTERS THE UNITED STATES.

Messrs. C. P. Stewart & Co., Inc., New York, have been appointed managers for the United States branch of the United British Insurance Company, Limited, of London, England, which has completed all arrangements for entering the United States for marine and fire insurance. The Company will commence business in the U. S. branch with admitted assets of $1,000,000. The Guaranty Trust Co. of New York, will be the United States trustee.