

LIABILITY INSURANCE EXPENSES.

Expenses in general are the bugbear of insurance business and are quite a troublesome matter in connection with liability business, particularly in connection with settlement of claims. Of course, the chief expense in settling claims is the amount paid for settlement, but one of the chief expenses after this, although a long way after, is the legal fees which have to be paid to attorneys for defending cases, and the very unsatisfactory part to liability underwriters is that the fees paid to attorneys are increasing in respect to the services rendered, like the cost of almost everything else except insurance, and it is supposed the charges made by attorneys are only another result of the increased cost of living.

Of course the general public and the gentlemen who have been making speeches and writing articles on liability insurance companies and their expenses, deem all these legal expenses to be entirely unnecessary, and that they should be paid to the workmen. This sounds very well, but it is not true. Claims and suits are often brought which have no foundation and nothing is ever paid to the claimant in settlement, yet in some of these cases large legal expenses have to be incurred, it being imperative that liability companies should protect their assured from the unscrupulous. There are very few kinds of insurance which are more deceptive than liability business with the increasing income, and yet there is no doubt that the rapidly increasing income in the liability business during the past two years is somewhat to blame for the present condition of affairs in the liability world. —Commercial Bulletin.

SUGGESTIONS AS TO FLUES.

Defective flues were officially reported as the cause of not a few mill fires during 1909. In consequence it might not be amiss to give a few of the suggestions which a prominent fire insurance company has published in regard to flues.

In the first place, all chimneys and flues should be built of good, sound brick, with double walls, when completed be allowed to settle firmly before being enclosed within a wooden structure. Where this important point is overlooked, the mass of the chimney stock will settle and draw away from that part supported by the roof timbers, and thus leave a dangerous opening at an unfrequented spot. All classes of chimneys and flues should have each course of brick well and evenly bedded in good mortar, and each joint be as carefully pointed inside of the flue as if the work was being done on a pressed brick front. This class of finish is better and safer than the usual method of plastering the inside of a flue, as under the influence of the changes from heat to cold the plaster is liable to drop off and carry with it a share of the mortar, thus leaving a weak spot.

Furthermore, flues not built from the ground should rest on good timber supports, and have not less than six courses of solid brick work at the base, well bedded and cross-tied in good mortar. Flues built in attics or on joists, with stove-pipes entering them vertically, are very dangerous and their presence should condemn the risk at once. All tim-

bers and woodwork exposed to chimneys and flues should be framed around them, leaving a two-inch air space. A propitious time for the enforcement of these suggestions is that offered when buildings are about to be erected, and if properly presented to the party at interest will frequently be adopted. —"American Miller."

FIRE-PROOF POWER HOUSES.

"Fire Bulletin No. 3" of the Michigan Millers Mutual Fire Insurance Company contains a tersely stated lesson. It reads:

"On February 24, 1910, spontaneous combustion in slack coal in the Fayette Mill and Mercantile Company's boiler room at Fayette, Mo., caused a damage estimated at only \$50, yet the fire was so hot when the engineer came to start fire under the boilers in the early morning that he could not get in. The assured writes us as follows:

"Beyond any question, the fire started from coal getting hot enough to set wood and cobs on fire. It made a big blaze, and if roof and floors had not been all iron and stone, would surely have damaged the engine and boilers, and possibly gotten into the mill. * * * The steel roof rafters and beams cost over \$500, but if the fire had occurred two years ago, when roof was wooden, the power house would have been wrecked."

"Two points in connection with this fire are instructive: First, spontaneous combustion of slack coal is not a myth. Second, \$500 invested in a fire-proof roof on brick power house saved this miller many days' shut-down, if not the total loss of his property by fire."

FIRE PROTECTION FOR FORESTS.**Conservation Commission Recommend Changes in Railways Act.**

An important meeting of the Forestry Committee of commission of conservation to consider the question of fires set by railways was held at Ottawa this week.

The following recommendations were made: That in every case in which fire is started by sparks from railway locomotives, and either begins outside of right of way or spreads therefrom to adjoining land, the company shall be liable to a fine of one thousand dollars, unless the railway company shows that it has used upon the locomotive the best available modern appliance for preventing sparks spreading therefrom, and that no negligence has been shown by the engineer or firemen of the locomotive or any other servants of the company, and that the company has maintained an efficient staff of fire rangers.

The committee further recommends that the act respecting government railways be amended to provide for an efficient staff of fire rangers, and that the government railway shall provide free transportation for all provincial fire guardians.

It was also recommended that the committee again press upon the attention of the Dominion the desirability of taking immediate action to form a reserve of forest lands on the east slope of the Rocky Mountains and afford efficient fire protection for the same.