

"companies, to stabilize the rates, to eliminate discrimination and to assist in controlling the expenses of carrying on the business."

The Report advises against the adoption of State compulsory insurance.

FOREST FIRES — AIRPLANE PATROLS, ETC.

While insurance against loss of standing timber destroyed by forest fires is not usually covered by fire insurance companies, the menace to adjacent towns from these fires, the effect of the latter upon the cost of building materials, etc., and the economic loss to the country entailed by such fires are matters of considerable interest to them. The loss from these conflagrations year by year is stupendous. No steps thus far taken have been successful in effecting a satisfactory reduction in this waste and nothing should be left undone to bring about better conditions in this respect.

Repeated suggestions to various Government authorities to establish airplane fire patrols received scant consideration when first mooted. It is therefore of interest to learn that the value and practicability of such patrols have already been demonstrated during the year in the Province of Quebec and also in British Columbia. In the latter Province an aviator, happening to be near Cowichan, discovered an incipient forest fire, marked its exact location and reported it to the Forest Ranger, who at once despatched men to the scene. As a result of this prompt action the fire was confined to small proportions. It is of further interest to know that a Government survey is now being made of the British Columbia coast with a view to establishing airplane and seaplane bases in connection with a proposed forestry patrol by air. The Canadian Forestry Association is also taking up the question of using carrier-pigeons.

ANOTHER "UNBURNABLE" ELEVATOR DESTROYED.

The destruction of the Dominion Government's grain elevator at Port Colborne, Ont., in August, accompanied by a lamentable loss of life, adds one more to the rapidly growing "loss-list" of elevators described as being "the last word in construction," etc. As usual, the cause of the fire was the explosion of grain dust, and the cause of the explosion seems to have been a choked loft. There was no insurance upon the building as the Dominion Government does not carry fire insurance upon its property. The loss of grain was quite small.

IMPORTANT JUDGMENT RE EXPLOSION CLAIM.

The heavy loss in August, 1917, at Dragon, Que., in the explosives factory of Curtis & Harvey, involving claims against fire companies of some \$600,000 will be readily recalled by underwriters. An

important decision was rendered during the year, reversing the former judgment, which latter had held that the fire insurance companies were liable. The assured will appeal to the Privy Council in London and the result will be awaited with the deepest interest, as questions of the highest importance to fire insurance companies regarding their liability for loss by explosion under the Provincial statutory conditions, and also under the particular conditions of the policies of the interested companies, are involved.

MUNICIPAL SELF-INSURANCE.

It would seem almost incredible after the experience which such cities as Toronto, Baltimore, San Francisco and Chelsea and others have undergone in recent years that anyone having in his hands the safeguarding of the interests of his fellow-citizens should be so short-sighted as to advocate the sophistical and dangerous principles of municipal fire insurance. Yet from time to time efforts are made to vivify this hardy perennial and during the year advocates of this unsound method of financing have arisen at several points throughout the Dominion. The fallaciousness of the arguments used in support of municipal insurance has been so often exposed that it would be a waste of space to go over them again in an article such as this.

METHODIST CHURCH AND SELF-INSURANCE.

The Department of Finance of the Methodist Church in Canada has this year given a great deal of consideration to the advisability of forming either a mutual company or a joint stock company for the purpose of insuring its churches. Such a plan differs to some extent from self-insurance by a city or town as the Church's risks are scattered throughout the Dominion. After going very fully into statistics, which showed very heavy losses on church property in Canada within a recent period, it was decided to drop the plan of forming an insurance company and to endeavor instead to obtain the agencies of regular fire insurance companies. It is not known what success has attended these endeavours.

It is interesting to learn that in the course of the Church's investigations it developed that in the 28 months prior to May, 1919, there were 160 church fires in Ontario, causing losses of \$214,250, of which amount \$158,890 was covered by insurance. Of these 160 fires, 49 were in Anglican churches, 43 in Roman Catholic, 27 in Methodist, and 22 in Presbyterian. In Nova Scotia and New Brunswick equally heavy losses were sustained on church property. All of which reminds fire insurance men that the day has long gone by when insurance on churches was eagerly sought by the companies as being "the cream of the business."