

**COAL SHORTAGE AND FIRE RISKS.***(Continued from page 111).*

underwriter, is the effect on fire protection apparatus in extremely cold weather, especially automatic sprinkler equipments. During the recent cold spell New York City suffered very severely in this respect. Most of the sprinklered risks were threatened with freezing because of insufficient heating due to the lack of fuel. Many equipments were rendered temporarily useless because of frozen valves, fittings, piping, etc., while others were severely damaged, some almost to the point of ruin.

Another danger that must not be lost sight of, and one which two or three years ago was responsible for a very heavy Montreal loss, is the hazard generally involved in the thawing of frozen domestic plumbing. The plumber usually applies a gasoline torch which is always fraught with danger. The novice builds a fire around the pipe, a practice too dangerous to need special emphasis. The safe and sane method is application of hot water, or hot cloths which will prove as effective in most cases as direct fire.

It is a deplorable fact that most of the increase in hazard previously referred to could easily be eliminated by a little more care on the part of individuals who are so willing to take the "fatal chance" in spite of the disastrous lessons that are so persistently resulting from just such carelessness. It is up to insurance men to do their part in an educational process which will correct the tendency to carelessness, and safeguard the country against its results.

The war has forced us to make the discovery that life insurance is not mainly applicable to men under 40. Men over 50, and even over 60, are now insuring in large numbers. Their experience of life makes them more amenable to the overwhelming arguments in favour of life insurance, and their financial position makes them more able to take advantage of it.—*Sir David Paulin.*

**FIRE LOSSES IN WAR INDUSTRIES.**

The National Board of Fire Underwriters of the United States has compiled a list of losses in excess of \$100,000, of war materials and munitions, by fire from all causes from the time war was declared by the United States on Germany last April. Some of the losses are believed to be of incendiary origin, but many were the result of other causes, including criminal carelessness and preventable physical conditions. The losses in foods, clothing, metals, oils, lumber, leather, coal, chemicals and other war supplies, as well as damage to piers and grain elevators, aggregated \$43,558,000 from April 1 to December 31, 1917. The grain losses alone were approximately \$6,000,000. It is pointed out that losses on this scale indicate the need for an efficient, armed watch service, as well as the utmost care in the prevention of accumulation of fire-breeding materials, the elimination of physical hazards as far as possible, and thorough inspection of the fire protection in order that it may be certain to be ready for service should occasion demand.

Insurance agents throughout Canada can do a great service by constantly bringing home to their clientele the absolute necessity for carefulness with respect to fire dangers, as every loss of munitions or food of any kind, from whatever cause, is a help and a comfort to the enemy.

**EMBEZZLEMENT RECORD.**

Press notices and dispatches, as collated by the Bonding Department of the Fidelity and Casualty Company of New York, indicate, for the months of September, October and November, 1917, the following defalcations:

|                                | Sept.     | Oct.      | Nov.      |
|--------------------------------|-----------|-----------|-----------|
| Banks and Trust Companies..... | \$522,800 | \$48,217  | \$53,450  |
| Beneficial Associations.....   | 500       | 12,050    | 40,000    |
| Public Service.....            | 82,025    | 44,487    | 99,594    |
| General Business.....          | 64,158    | 52,666    | 6,728     |
| Insurance Companies.....       | 6,955     | .....     | .....     |
| Transportation Companies.....  | .....     | 2,050     | 282       |
| Courts and Trusts.....         | .....     | 100       | 10        |
| Miscellaneous.....             | 15,079    | 5,400     | .....     |
| Total.....                     | \$691,517 | \$138,420 | \$200,064 |



## The Northern Assurance Co. Limited of England.

**ACCUMULATED FUNDS, 1916 \$39,935,000.00**

*Including Paid up Capital Amount \$1,460,000.00*

**Head Office for Canada: No. 88 NOTRE DAME ST. WEST, MONTREAL.**  
G. E. MOBERLY, Manager.

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GOVERNMENT



## THE FIDELITY-PHENIX

FIRE INSURANCE COMPANY OF NEW YORK

"THE OLD PHENIX"

**Assets Exceed : \$19,300,000**

Head Office for Canada and Newfoundland,

**W. E. BALDWIN, Man. 17 St. John St., MONTREAL** **F. K. RIDGE,**  
Agency Superintendent