

The Chronicle

Insurance & Finance.

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Proprietor.

ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY.

VOL. XXV. No. 4.

MONTREAL, FRIDAY, JANUARY 27, 1905.

SINGLE COPY 10c
ANNUAL SUBSCRIPTION \$2.00

Fire Insurance in Canada 1904.

We regret that we are unable to publish, in this issue of THE CHRONICLE, the usual preliminary statements showing the result of the fire and life business in Canada for the past year, inasmuch as the figures from some of the companies have not yet been received. These statements are looked forward to, with great interest, and will, we are afraid, more than justify the recent increase in the rates. We hope the balance of the companies will let us have their figures as soon as possible.

A Hotel Danger. The fire at the Royal Victoria Hospital had one satisfactory feature, its origin was not a mystery. What caused that fire has caused many that have burnt hotels and other public buildings where a large number of inmates have to be catered for daily. Insurance companies by the hospital fire have had this danger fully exposed. From an official of a large hospital we learn that, it is a common practice to place a large vessel full of "dripping," or fat, on the cooking range into which vessel certain articles being prepared for the table are placed in order to give them the brown coating, or coloring that tempts the appetite. Should this grease boil and flow over, as is not unusual, there is great danger of the blaze it creates reaching the contents of the vessel, as is stated to have been the case in the kitchen of the hospital. To stop the blaze in time is risky, as the person handling a vessel under such conditions is certain to suffer, and if, as is likely to occur, the vessel is dropped while being lifted from the fire, the blazing contents flow over the floor and a fire breaks out that, when enquired into, is a "mystery" — to all but the cook. To such an incident scores of hotels owe their destruction, yet the very dangerous practice referred to is generally followed in hotel kitchens.

Normal Term of Life.

If the view of some physicians is sound that the normal term of human life is 100 years, which is being gradually though very slowly realized, the life companies will either have to revise their mortality tables considerably, or their business will be a bonanza. The late Sir George C. Lewis, once chancellor of the Exchequer, affirmed that, there was evidence to prove the existence of any man, or woman 100 years old. Last year, however, 28 centenarians and 75 nonagenarians, died. These cases are said to be authentic. That the average duration of human life for some years past has been rising is quite certain. Whether this movement will progress is an insoluble problem, though it is reasonable to conclude that, as the causes of greater longevity continue to develop, as they are doing, the result in the future will be what it has been in the last quarter of a century.

Civic Authorities and Fire Protection.

The authorities of the city of Paterson, New Jersey, have had experiences in regard to the calamitous results to the citizens of inadequate protection the lessons of which they appear to have failed to learn. It will be remembered, that this city was nearly obliterated by a conflagration and heavily damaged by other fires, the enormous losses by which might have been prevented by adequate fire protection. They are reported to have had this matter under consideration, but are indisposed to establish better conditions until they have become satisfied that the fire insurance companies will reduce rates to their satisfaction. To take up such a position shows a great lack of judgment. It is the duty of civic rulers to provide the citizens they represent with fire protection sufficient for local needs. It is no part of their duty to provide them with fire insurance, still less so is it to regulate fire insurance rates. To neglect a plain duty in order to try to do