

next, with premiums paid in to the amount of \$15,227, and then closely following, and in the order named, come the Royal, the Queen, the Guardian, the Sun, the National of Ireland, the Norwich Union, the Caledonia, the Commercial Union, the Law, Union and Crown.

\* \* \* \*

A Bill was introduced into the Ontario Legislature this session providing that no cinematograph or other similar apparatus involving the use of a combustible film more than ten inches in length shall be exhibited until inspected and approved by the police in the municipality. Municipalities were also permitted to charge a Provincial fee for all cinematograph exhibitions of \$5 a day. A deputation representing moving-picture interests waited upon the local government last week and pointed out that the proposed legislation would completely kill the business in the Province. As a result of these representations the Government promised to withdraw the Bill and to impose merely a nominal tax of \$1 a year.

### ONE FOR PHILADELPHIA.

Whenever a fire-trap of a building is demolished from any cause, not under any possible circumstances should another fire-trap be allowed to take its place. This is one expedient proposed by a recent writer for the lessening of fire-waste. It was suggested by reason of the comment made last month by the Senior Fire Marshal, of Buda-Pesth, Hungary, on the fire-fighting facilities of Philadelphia:—"Your system," he said, "is nearly perfect. It has need to be; for nine-tenths of your buildings are flimsy flame-traps." And this of Philadelphia,—one of the most substantially-built cities in America! There could hardly be a stronger argument in favor of re-modelling the building laws if conflagrations are to be avoided and the fire-waste reduced.

### FIRE MARSHALS FOR CANADA.

Why They Are Necessary in Every Province; and an Account of Their Work.

(Specially written for the Monetary Times by A. Lindback, Manitoba Fire Commissioner.)

There is no question but the establishing of the office of Fire Commissioner throughout the provinces of the Dominion will assist very materially in improving fire conditions and reducing fire waste. It is now about fifteen years since the first Fire Marshal's office was established in Boston, Mass.; the result of the work of that office reduced the fire waste in the City of Boston more than 35 per cent., and when later the office was made a State office, it had a similar effect throughout the State of Mass.

The next office to be established was at Columbus, Ohio, and it has done equally efficient work for that State; and today there are about fourteen States which have adopted similar measures and inaugurated similar offices.

#### Public Authorities and Incendiarism.

Mr. Charles Whitcomb, the first Fire Marshal of Mass., in an address before the State Legislature of Ohio, speaking of the manner in which the funds maintaining such an office should be provided, spoke as follows: "It must be borne in mind that it is no part of the business of private corporations to prosecute crime against the public; this should devolve entirely upon the public authorities, and, as was well expressed by a writer several years ago, it is as much the duty of the State to hunt down and punish the man, who, for personal gain puts a match to his own property at the peril of the lives and property of his neighbor, as it is to hunt down and punish the footpad, who, also for personal gain, puts a pistol to the head of the traveller upon the highway. In motive there is no difference; in result the former may be the greater criminal."

I may say that I concur in the main in this view. The work of the Fire Commissioner is of as much benefit at least to the insured and public at large as it can be to the insurance companies. Again, it is without question the duty of such official to criticise and condemn the carelessness of the insurance companies when such is met with and, therefore, he should feel that he is not in any manner dependent upon the insurance people as regards his office. On the other hand, it is conceded that such official, is, when doing his duty, a help to those corporations as well as to the public at large. For those reasons the Governments should maintain part of the office, while the insurance companies might share in such maintenance. The offices on the other side are maintained through a small tax levied on the gross earnings of the companies doing business in the respective States and Provinces.

Again, it must not be lost sight of that while the investigation of fires and their causes is essential and teaches a great

many lessons, the main effort of this office should be to improve conditions as to building and construction and prevention, and that that feature of the office is the one that tends to benefit the public at large. It is sincerely to be hoped that Ontario will be the second Province in the Dominion to establish such an office.

#### Penalties of Over Insurance.

The Manitoba "Fires Prevention Act" is very properly named, as the all-important work of the Fire Commissioner is the prevention of fires. But there are really two divisions of the Act, one regarding the investigation of all fires. This investigation is carried on whenever there is the least doubt as to the origin of the fire. While one or two incendiaries have been committed only one has been really convicted of incendiarism. It has been necessary to lay the charge for getting money under false pretences against the others, owing to the fact that the insurance companies had carelessly consented to over-insurance.

In Canada it is difficult to convict for incendiarism, because it is almost necessary to catch the party in the act of setting fire. There is room for improvement in the laws regarding this matter.

#### Educational Work of Office.

The tabulating in the office of Fire Commissioner of the causes of fires has also an educational feature. For instance, lately, I have had to look into three or four fires which looked rather mysterious and suspicious, but which, so far as it has been possible to ascertain, were fires started by spontaneous combustion. It is the object of this office to make the result of such investigations as public as possible, so as to teach and warn people against the recurrence. This feature of the office is of very great importance, and has been much appreciated both by the insurance companies and the public at large. There were at one time people who either did not know or did not believe in spontaneous combustion or else entertained the peculiar ideas as to the features of this particular fire cause.

The same may be said as to the question of mice and rats occasioning fire by gnawing matches. There is no experienced insurance man who has not run up against causes of this kind, but the public at large have been sceptical about them. The bulletins sent out from this office every month on different topics relating to fire causes may eventually dispel much ignorance. But no material reduction in the fire waste will be possible until there is a material improvement in out-building and construction laws. Hitherto we have been building too carelessly.

### SOME RECENT FIRES.

**Wabigoon, Ont.**—Restaurant and boarding house of Mrs. McKenzie destroyed.

**Vancouver.**—Boscowitz store on Granville Street sustained damage to stock of value of \$500.

**New Glasgow, N.S.**—Residence of Mr. J. Rod. Mackay on Washington Street considerably damaged.

**Montreal.**—The premises occupied by Mrs. St. Hilaire, of 77 Albert Lane, damaged to extent of about \$300.

**London, Ont.**—Unoccupied cottage on the Trebilcock farm, incendiarism, probably by tramps, is suspected.

**St. John's, Que.**—E. Daignaul's grocery store gutted, and overhead departments damaged by smoke and water.

**Hamilton, Ont.**—St. George's Art Glass Works' art rooms damaged to extent of \$1,000. Fire possibly of incendiary origin.

**Port Arthur, Ont.**—Fire in the Pigeon River Lumber Company's yards destroyed about 10,000 bundles of first grade laths.

**Baldwinville, Ont.**—D. Moore Company's steel spring factory entirely destroyed. Losses over \$50,000; insurance considerably less.

**Ottawa.**—Incipient blaze at gas house, King Street, detected in time to prevent serious damage. Caused from an overheated furnace.

**Macleod, Alta.**—A fierce prairie fire destroyed ranch house and buildings belonging to C. Baker; damage amounting to about \$2,000.

**Bridgen, Ont.**—Oatmeal plant owned by J. Hayne totally destroyed with large quantity of rolled oats. Loss about \$9,000, partially covered by insurance.

**Toronto.**—Premises of Ward Bros., tailors, at 662 West Queen Street, owned by the Crocker estate, damaged. Total losses about \$200; caused by children playing with matches.

**Verdun, Que.**—Small row of brick houses at corner of Wellington and Mullarky Streets destroyed. Total loss about \$8,000. Nine families rendered homeless. Children playing with matches the supposed cause.