

BRANTFORD INCENDIARIES ARRESTED

Mr. E. P. Heaton, fire marshal for Ontario, was in Montreal this week. He informed The Chronicle that his department has been taking very prominent action in co-operation with the local police in respect to the many incendiary fires which have occurred in Brantford during the past three or four weeks. Mr. Heaton states that the evidence pointed very strongly to the perpetrator being a discharged member of the Brantford Fire Brigade, whose motive was one of revenge. This man, George Atkins, was arrested together with another man named Robert Morrow, but the police magistrate on the 6th instant discharged both the accused for want of direct or sufficient evidence. It is almost a singular coincidence, however, that incendiary fires in Brantford have ceased. Both the police of Brantford and the fire marshal's department have men on special duty in case of a recurrence of the trouble.

FIELD EXPERIENCE RECOMMENDED FOR FIRE INSURANCE EXECUTIVE POSITIONS

"I can't imagine anything worse than settling down to spend one's life keeping a bank's ledger from Q to Z," said a fire insurance executive the other day. He was talking about that as a few degrees worse than settling down to be an underwriter in the strict sense of that word. To become an underwriter is to learn part of the insurance business. It is good drill to spend a few years on the maps and as a daily report examiner, but it ought to be treated as a preparation for something bigger. If one will take the pains to run over the history of the leading men in fire insurance he will find that almost invariably they had something besides a training as office underwriters. A fair majority of them were field men at some stage in their experience. A considerable number were local agents at one time. Most of them had some sort of experience in dealing with men face to face and not merely by correspondence. It is almost imperative that a man have such an experience before he is fitted for an executive position. A daily report examiner who has not had field experience ought to be glad if the opportunity comes when he can get it. He may dislike breaking up the regularity of his manner of life. The prospect of living four days a week at country hotels and on trains may not be pleasant to one who loves home. But if there is in him the latent ability to deal with men, that experience will develop it, and after a few years of road work, nine chances out of ten, he will be a better fire insurance man than he could have been had he remained in the office and dealt with maps and daily reports and dictated letters.—N. Y. Journal of Commerce.

TENANT NOT LIABLE FOR FIRE.

Mr. Justice Lafontaine decided an interesting case in the Superior Court last week. It was one in which Theophile Arsene Auclair, St. Hilaire, sued Herbert Grier, of Montreal, for \$7,353 damages resulting through the destruction by fire of a factory the defendant leased from plaintiff at St. Hilaire. The action was dismissed.

There was a special clause in the lease which stipulated that the tenant should not be responsible for any loss by fire unless the outbreak resulted from the tenant's fault or negligence.

Plaintiff alleged fault and negligence against defendant, but Mr. Justice Lafontaine, holding that the special provision in the lease referred to above, was quite legal, said the proof established that every possible care had been exercised by defendant, and that there was no ground for the allegation of fault and negligence on his part. Plaintiff's action was therefore dismissed with costs.

It was shown that plaintiff had exacted under the lease that defendant should insure the factory for \$1,500, and pay the premiums on the policy. The obligation, it was proved, was faithfully fulfilled by the defendant.

Brousseau and Brousseau appeared for the plaintiff, and F. J. Bisailon, K.C., for the defendant.

PERSONAL RESPONSIBILITY.

"A man may be honest, within the strict interpretation of the term, liberal in charitable donations and a kind and thoughtful husband and father. His personal habits may be above the slightest reproach, and yet, unconsciously perhaps, he may fail in the crucial test—personal responsibility in fire prevention. When this point is brought home effectively and conclusively by methods of education and by statutory enactment, an immediate and wonderful reduction in the large and unnecessary fire waste in this country will be noted. No person will permit a neighbor to keep a savage or dangerous bull dog on the premises. By the same token, in the event of contagious or infectious disease, a strict quarantine is maintained and provided for by law. Why, then, should that same neighbor permit a condition to exist on his property which not only endangers your possessions, but the very lives of your loved ones? When this phase of the situation is placed squarely up to a property owner where dangerous fire hazards exist, nine times out of ten he heartily agrees and becomes a fire prevention enthusiast whose sincerity will not wear out.

"You say you are laboring for the uplift of society?"

"Yes," answered the socialist, "but what we have gotten so far is an upset."