ONTARIO FIRE INSURANCE COMMISSION AND FIRE PREVENTION.

Mr. E. P. Heaton, Ontario fire marshal, was one of the principal witnesses before the Ontario Fire Insurance Commission, held in Toronto last week. He gave evidence that the total fire loss in 1917 was $10,365,539, and the number of fires 9,601.

Certain recommendations have been made by Mr. Heaton to the Attorney-General. These, he said, included the appointment of two inspectors or field men, whose primary duty would be to visit every municipality in the province, to induce them to pass and enforce by-laws compelling proper inspection of buildings and the removing of refuse. While carrying out this work these inspectors could visit the schools and give addresses, illustrated with moving pictures, so as to impress upon the minds of the children the serious losses from carelessness. Mr. Heaton suggested also that a province-wide clean-up day be held each spring, probably April 19, the anniversary of the great Chicago fire. That day has been set aside for that purpose all over the continent witness said.

With the development of public opinion as the result of these measures, Mr. Heaton would have legislation enacted amending the Fire Marshals' Act and placing on the statutes a Fire Prevention Act. He felt that the Fire Marshal should be clothed with authority to order tse remedying of conditions around buildings without securing an order from a Supreme Court judge. One appeal by the owner could be allowed to the courts.

Another amendment to the existing laws would be one compelling the municipal councils to make an annual allowance from the taxes for the maintenance of a fire department with minimum equipment and a proper water supply. He would as well only allow the use of safety matches.

For the first three months of 1918 the fire loss was $3,194,300, the number of fires 2,589, the insurance loss was $2,624,318, and the loss not covered by insurance was $559,992. Mr. Heaton cited the losses during the same period last year, which were: Total loss $3,282,161, number of fires 2,583, insurance loss $2,525,674, loss not covered by insurance $756,487.

Witness placed little reliance in the system of judging the loss on the per capita basis, although it is the recognized method on this continent. However, he said in 1916, on that basis, Ontario occupied the unfortunate position of having a higher rate of loss than any other province in Canada or any state in the Union. That was an abnormal year, he admitted, but in 1917 the rate was about $4 per capita. In the past $3 per capita has been recognized as a high rate, Mr. Heaton said, and if such a rate continued it would mean bankruptcy.

J. Grove Smith, fire prevention expert of the Commission, presented an exhaustive report on conditions existing in Canada and ended by summarizing the various conclusions reached by the Commission. Mr. Smith, among other things, contended that the present insurance agency system was the most powerful influence at work adverse to the reduction of fire waste.

"It is imperative," said he "that the Government should carefully license the distributors of insurance policies to property owners, and should assure that only reputable and competent individuals are authorized to conduct such business. An agent should pass an examination and give satisfactory evidence as to his moral character before being given a license. Provincial control of the fire waste situation should, as far as possible, be confined to the establishment of minimum requirements, leaving local authorities the right to administer the laws through departments of their own."

Mr. Slater, fire manager for the Canadian Manufacturers' Association, said that the fire loss in Ontario has reached serious proportions. Something should be done to see that electrical wiring already installed in old buildings is safe. It is difficult for municipalities to cope with conditions leading up to and surrounding fires. He thought fire protection should be under either Provincial or Dominion control.

THE SMILE.

Nothing on earth can smile but a man. Gems may reflect light, but what is a diamond flash compared to an eye-flash and a mirth flash? Flowers cannot smile; this is a charm that even they cannot claim. It is the prerogative of man; it is the color which love wears, and cheerfulness and joy—these three. It is a light in the windows of the face, by which the heart signifies that it is at home and waiting. A face that cannot smile is like a bud that cannot blossom and dries upon the stalk. Laughter is day, and sobriety is night, and a smile is the twilight that hovers gently between both—more bewitching than either.—Henry Ward Beecher.