

THE NEW YORK FIRE DEPARTMENT.

(UNDERWRITERS SATISFIED WITH CHIEF CROKER.)

Canadians who have been led to believe that in New York almost any scheme having for its object the spoliation of tax-payers for political purposes, or in order that some particular class of men may be enriched or otherwise benefitted, have evidently been much misinformed, and Gotham greatly defamed. Of late, there has been ample evidence of a strong public spirit of reform in the chief city of the United States, and any proposal smacking of plunder or wilful waste is usually stoutly and successfully opposed.

We have been again and again assured that the city of New York was the property of a bold, bad man named Croker, from whom nothing could be expected. Yet the New York Commercial Bulletin of Tuesday last assures us that the present Chief of the New York Fire Department, a relative of Boss Croker, is a vigorous opponent of what certainly looks like a raid upon the city treasury, and by his conduct in office is winning golden opinions from underwriters. We must evidently keep our tongues from evil-speaking, lying and slandering when discussing the rulers of New York. Some of them, it is clear, have a strong sense of duty and a desire to serve and protect their fellow citizens. However, any wrong impressions we may have formed of our neighbours are largely owing to the industrious circulation by their newspapers and travellers of stories picturing the rottenness and corruption prevalent in the civic government of New York. The Bulletin says :—

The bold proposition to cut the efficiency of the New York Fire Department in half by dividing the firemen into two platoons, one for day and the other for night, having failed to pass in the Legislature, is now being pressed upon the Charter Revision Commission. The scheme is to have it embodied in the proposed new charter, in the hope that it will thus become a law. At present the men have more time to rest than almost any other city employees. Statistics given by Chief Croker show that during the entire year 1899 the hook and ladder company answering the most alarms was out of quarters altogether only 347 hours, equal to about fourteen and a half days. Among the engine companies the one aggregating the most time out of quarters only reached a total of 275 hours, or approximately eleven and a half days. Firemen after three years' service get \$1,400 per year. This is a very large pay for the amount of work they do, and while there is some danger in it, other hazardous occupations, such as mining, blasting, work on scaffoldings, tearing down buildings, etc., often pay less. After twenty years they can retire on a pension of \$700 per annum and then engage in any other occupation without forfeiting the pension. So many fail to leave

the service, when qualified to draw the pension, that it is a fair inference that there are a number of firemen who cannot make \$700 as easily anywhere else as they can earn it in the fire department.

The adoption of such a measure would mean either a dangerous reduction in the quota of men on duty or the doubling of the present number of men, now not far from 2,000. The first would be unnecessary and the latter a wanton squandering of the tax-payers' money. Chief Croker is opposing the raid most vigorously and persistently; quite a revelation to those who feared that under his regime political measures might be winked at. The new Chief has been watched carefully by fire underwriters, who are gratified at the record he is making; but his present fight bids fair to more greatly enhance his reputation and safeguard the city treasury from looting lobbyists than anything he has as yet done. The firemen get high wages for what they do, in fact much more than the insurance patrolmen, who receive \$1,000 per annum and attend, because of their limited number, twice as many fires each, get no pension and fewer leaves of absence. It is probable that the men who are demoralizing the rank and file by seeking support for such an impudent measure could be dispensed with by the city, without much loss, and their places filled by those whose greed would not be unduly stimulated by the present liberal rate of wages. The laying capacity of the Greater New York golden goose is sufficiently taxed at present, and it is not an opportune time to put it under a legislative hydraulic press.

WAR RISKS IN CHINA.

The war-risk contingency will have to be assumed by life insurance companies operating in China. At the office of the largest companies this is admitted, since Chinamen already insured can force the company to assume the additional risk upon payment of the increased premium. This is, perhaps, the most interesting aspect of the complications in China from an insurance standpoint, and recalls the provisions of life companies during the hostilities with Spain, and later with reference to the South African campaign.

After long investigation the war-risk hazard remains, for the most part, an unknown quantity. Actuaries have been puzzling over it for years, but with every war conditions change and modifying circumstances have to be reckoned with. Ten times as many men subjected to the perils of military service die from disease as from wounds, so much depends upon climatic conditions and the probable risk of exposure. During the war between the States and Spain, the companies were greatly concerned over the situation, and many agreed to let the additional charge remain as a lien against the policy instead of exacting advance payment of the extra premium. Their experience in