

Fire Protection and Insurance Companies:

The London "Daily Graphic" advocates the transfer of fire protection services from municipalities to the fire insurance companies, respecting which it says:—

"At present the municipal authorities are responsible for the service of fire prevention, while private companies undertake to make good the losses due to fire. The former service is discharged mainly at the expense of the ratepayers; the latter service is discharged solely at the expense of the persons who like to pay for it. If any change is to be made surely it should be in the direction of enlarging the duties of the insurance companies rather than those of the County Council. The insurance companies are probably quite capable of forming an association among themselves, which would take over and work the whole business of the Metropolitan Fire Brigade, and it would be to the interest of the companies to make the service as perfect as possible, because they have to meet the losses caused by fire. Other points would, of course, have to be considered, but when so many projects for multiplying the duties of municipalities are being put forward, it is well to realise that the reverse process is possible, and the community may yet find that it is also the more profitable."

That the fire brigade service would be far better managed by the insurance companies "goes without saying," but why should they be saddled with the costs and labour of such a service? The fire companies do not constitute a unified, organized corporation; they have no legal authority over each other, or over the public. A fire brigade cannot be operated without legal powers to do certain things, such as, breaking into premises, destroying property, obstructing traffic, using premises without leave of the owner, and dealing with water and gas and electric light services without regard to private rights. Such wide powers could not possibly be vested in a mere group of independent companies. Why, too, should insurance companies maintain a fire protection service that would be continually used for the benefit of persons in whose property they had no interest?

Fire protection is on the same plane as personal and property protection; it, like them, is a communal duty, for its services are, or are liable to be, needed by every citizen. The cost of its maintenance and the labour of its management therefore naturally devolves upon the representatives of the entire community, that is, upon the municipality as a governing body.

THE RATIONALE OF FIRE INSURANCE.

We publish in full in this issue an able and highly interesting paper which was read on 16th inst., before the Canadian Club, Toronto, by Mr. E. P. Heaton, Manager of the Guardian Fire Assurance Company, on "The Rationale of Fire Insurance." The paper met with high appreciation by the auditors, and we have no doubt a copy of it will be valued.

PHASES OF THE CENSUS REPORT ON THE POPULATION OF CANADA.

POPULATION AND REPRESENTATION—PROPORTION OF HOUSES TO FAMILIES.

The 1st volume of the Census Report of Canada, 1901, which deals exclusively with population has just been issued. The work occupies 508 pages, nearly all devoted to statistical matter. There are 18 Tables. No. 1 gives the population of 1871, 1881, 1891, 1901 compared by Electoral Districts with their limits in the latter year, and the number of representatives for each district. This table is an illustration of "coming events cast their shadows before," it was prepared preparatory to a redistribution of seats which is on the cards for next Session. If we take the population of each Province and divide it by the number of members it brings out this result:

	In 1901.	In 1881
The number of inhabitants represented by each Member of the House of Commons	25,217	20,304
The number represented by the British Columbia members.....	29,776	8,243
The number represented by the Manitoba members.....	36,460	8,890
The number represented by the New Brunswick members	23,508	22,945
The number represented by the Nova Scotia members.....	22,978	21,028
The number represented by the Ontario members.....	23,716	20,944
The number represented by the Prince Edward Island members.....	20,651	21,778
The number represented by the Quebec members.....	25,367	20,907
The number represented by the N. W. Territories members.....	39,735	6,379

In the newer Provinces the influx of population has resulted in enlarging the number of the population represented by each of its representatives in the House of Commons considerably above the average of the whole country so that great discrepancies are shown in the constituencies when taken by Provinces, thus each of the 20,651 people in Prince Edward Island send a member to Parliament, while in Manitoba, each 36,460 send a member; 39,735 in the Territories and 29,776 in British Columbia. The representation of this city was as follows in 1881 and 1901:—

Electoral Division.	Population	
	to 1 Member, 1901.	1 Member 1881.
Montreal, St. Anne.....	23,368	22,212
" St. Antoine.....	47,653	33,845
" St. Jacques.....	42,618	28,364
" St. Laurent.....	48,808	33,693
" St. Marie.....	40,631	22,733
Average population per member.....	40,615	28,170

It is evident that this city is entitled to 2 more members, as, on the basis of average population per member, seven members would represent an average exceeding the general average of the country.