

vantage of the public as they are in the interests of the companies—if not more so. The companies, however, are perhaps to a certain extent to blame for the lack of appreciation by the public of the real and useful functions of a fire insurance company, inasmuch as they might have done a great deal towards informing the public on these points and removing the prejudice which seems to exist in the minds of a considerable portion of the public towards the companies.

A "Publicity Bureau" Desirable

These erroneous prejudices might have been averted by the establishment of some kind of a "publicity bureau" having the above objects in view and also for the purpose of refuting or correcting through the daily press the misleading articles regarding fire insurance which appear in its columns from time to time. While these items are generally inserted through ignorance, their effect upon the public mind is none the less effective and unfortunate. One of the most common forms of misleading information is that contained in articles which show merely the "premiums received" and "losses paid" by fire insurance companies in various provinces, leaving it to be inferred—if indeed the article does not specifically state—that the difference represents net profits to the companies. In some cases the figures given have actually merely been those of the "amounts insured" and the "losses paid." We should follow the lead of our confreres in the life insurance business and start a campaign through the public press along the lines of the excellent editorials published in fire insurance journals, but which latter unfortunately do not meet the eye of the general public.

One of the leading insurance journals in the United States, in its issue of a few days ago, refers scathingly to the lack of vision which the companies possess as evidenced by the fact that at the great Reconstruction Congress held a few days ago at Atlantic City, no one was present to speak on behalf of the huge interests represented by fire insurance companies and to remind the important bodies represented at that meeting how large a part these companies play in the everyday business welfare and progress of the country. This same charge of shortsightedness may, it is feared, very properly be applied to fire companies in Canada and other countries.

Governmental Interest in "Fire Prevention"

However, a few days ago a most important meeting was held in Ottawa at the instance of the acting Prime Minister, Sir Thomas White, who is also the Minister of Finance for the Dominion and as such has immediate supervision over the Canadian Insurance Department. The meeting followed as a result of answers received to a list of "questionnaires" sent out by the Insurance Department a few weeks ago, soliciting suggestions as to the best means of dealing with questions of fire prevention, etc. The meeting was attended by representatives of such important bodies as the Canadian Bankers' Association, Canadian Fire Underwriters' Association, non-Tariff Companies, Canadian Manufacturers' Association, Canadian Credit Men's Trust Association, Retail Merchants' Association, United Farmers of Alberta and also of Ontario, Wholesale Grocers' Association, the Government's Commission of Conservation and the Dominion Insurance Superintendent, as well as by Sir Thomas White and the President of the Privy Council. At this meeting resolutions were adopted favoring amongst other things:—

- (a) A public campaign of education by the government along the line of fire prevention.
- (b) The introduction into the Canadian school curriculum of instruction on this point.
- (c) The inspection by the government of buildings.
- (d) The filing of an application before, or shortly after a policy is issued.
- (e) The compelling of the removal of objectionable and dangerous conditions.
- (f) The enactment of legislation fixing some measure of responsibility for fires occurring after a failure to comply with requirements for improvements.
- (g) The enactment of better municipal by-laws.

(h) The compulsory "sprinklering" of risks in excess of a certain value and area.

(i) The restriction as far as possible of shingle roofs.

(j) The adoption of uniform hose couplings or adapters.

The ball having been started rolling by such powerful influences will surely not be allowed to stop until at least some of the most desirable of the objects sought to be attained are reached.

Taxation

The heavy burden of taxation upon the fire insurance companies continues to be added to, and while no patriotic company is unwilling to assume its proper share of the cost of carrying on the affairs of the country, it would seem that the time has come, in view of the part which the companies perform in the financial and industrial welfare of the Dominion, when they and their agents should endeavor to obtain some measure of relief in this respect.

Legislation

No legislation of a drastic nature adversely affecting the interests of the companies has been enacted during the year. In the House of Commons at Ottawa a bill was introduced at the last session to amend the Insurance Act of 1917.

Some of the provisions of this bill as originally drawn were strongly objected to by some of the companies and their representations were received sympathetically by the Minister of Finance and the Superintendent of Insurance. As a result the provisions of the bill were modified considerably. In view of the lateness of the session it was withdrawn finally but it will probably be re-introduced in its modified form during the coming session.

Companies Licensed in Canada

These are divided into three classes—known as "Canadian," "British" and "Foreign," respectively,—and it is interesting to note the increase in the number of these licensees since 31st December, 1914 (the first year of the war), and also since the end of last year.

	Canadian	British	Foreign	Total
December, 1914 ...	24	24	34	82
December, 1917 ...	24	30	42	96
December, 1918 ...	23	37	48	108

An interesting feature connected with the publication in the "Canada Gazette" of notices from the Dominion Insurance Department is the fact that some of these now give notice that the Department has issued a license to the licensee to do business in a *single province*. Formerly such notices were to the effect that the company had received a license from the Dominion Insurance Department to transact business *throughout Canada*. The change is a result of the re-enactment in 1917 of the Dominion Insurance Act following upon the Privy Council's (England) decision on the question of Dominion and provincial regulation of companies.

Unrest and Unionism in Police and Fire Brigades

Three regrettable incidents occurred during the year. The first was the strike of the Winnipeg fire brigade which occurred in May and lasted for about a fortnight. It was participated in sympathetically by a large number of union men. Two or three serious fires occurred during its continuance but there were no disorders. The second was the strike on December 12th of the Montreal police and fire brigades and of the waterworks engineers. This strike lasted for thirty-three hours and during that time lawlessness was rampant in some parts of the city, and considerable damage was done through robberies and hoodlumism. Moreover, some of the volunteer firemen (including amongst them a number of the younger fire insurance men) were "man-handled" when answering alarms. A large number of false alarms were turned in and one or two rather serious fires occurred. The principal cause of the strike was the revolt of the men against three of the chief officials. The latter were retired by the municipal authorities and the strike ended, much to the relief of the citizens generally and