

# GOVERNMENT FIRE BRIGADES IN NEW ZEALAND.

New Zealanders seem to have a predilection for entrusting the Government with duties and functions which elsewhere are left to private or municipal enterprise.

The latest manifestation of this tendency is a Bill for establishing fire brigades throughout the Colony under the auspices and to some extent under the control of the Government.

The Colony is to have each provincial district constituted a fire district, in which a Fire Board of seven members will be established. One member is to be appointed by the Governor, that is by the Government, three by the insurance companies, and three by the local authorities within the district. Of the latter one is to be elected by the metropolitan authority of the district and two by the other local authorities.

The annual estimates of expenditure are to be subject to the approval of the minister. One-half of the amount is to be provided by the insurance companies, in proportion to their premium income, and the other half to be a charge on the district authorities. The portion payable by each local authority is to be fixed by the district board, which portion may be taken from the general revenue or raised by a special rate. Government buildings are made liable to the special rate on the basis of an annual valuation of 6 per cent. on the capital value, which will be the entire contribution of the Government towards the support of fire brigades.

The existing brigades are to be taken over by purchase.

This remarkable Bill is said by the "Australasian Record" to be necessitated by the neglect of many municipal corporations to maintain fire brigades. Every community, however small, will have to contribute to the cost of fire brigades, although nothing may be done to provide them with fire protection of this nature. The board might exempt such small places from contributing to the district fund but the residents would still retain their electoral rights. This would be a curious reverse of the complaint, "taxation without representation is tyranny," for the people in villages would enjoy a franchise without paying taxes.

So far as the municipalities are concerned, they would have a fund provided by the sale of their fire brigade equipments which would be a set-off to some extent to their expenditure under this arrangement.

The fire insurance companies are hit severely by this Bill, as they will have to provide one-half the amount required for annual expenditures on fire brigades. This is a larger amount than they have ever been called upon to pay in any part of the world.

The impost seems likely (judging by experience

of the contributions levied elsewhere) to amount to considerably over 5 per cent. on premiums, which is a serious tax on a business already unduly harassed by State competition conducted on unfair methods. It has, of course, been repeatedly shown that the arguments in favour of making insurance companies contribute towards the support of fire brigades are altogether unsound. Fire brigades exist for the protection of the property of ratepayers, and whatever benefit they may be to insurance companies is allowed for when fixing rates. Though it may be too late in the day to get rid altogether of this obnoxious tax, we hope, says our Australian contemporary, to see the insurance companies' proportion reduced to not more than one-third of the total cost. Even that proportion, or indeed, any proportion of the cost of maintaining fire brigades, is a most unjust tax on fire insurance companies, more especially where, as in New Zealand, the companies are subject to most injurious competition by the Government system of insurance.

## FIRE PREMIUMS RECEIVED IN NEW YORK CITY IN FIRST HALF OF 1905 AND 1904.

By the transposition of a short table in our last issue the fire premiums received in the first half of 1905 and 1904 in the City of New York, by a number of British and Canadian companies were given incorrectly, being those for only one section of that city.

The following is compiled from the complete list for the entire City of New York, which was published by the New York "Commercial Bulletin."

British Companies.	1st 6 m'ths. 1905.	1st 6 m'ths. 1904.
Liverpool & London & Globe.....	\$499,649	\$575,041
North British and Mercantile.....	270,886	298,434
Royal.....	259,849	319,535
Sun.....	159,711	142,811
Phoenix.....	150,964	128,352
Commercial Union.....	139,806	167,870
London & Lancashire.....	126,620	146,117
Scottish Union and National.....	117,607	162,244
London Assurance.....	108,525	116,135
Northern.....	102,067	125,994
Caledonian.....	97,255	97,049
Union.....	91,678	86,595
Norwich Union.....	79,060	84,584
Royal Exchange.....	61,191	197,213
Atlas.....	59,436	40,155
Plantine.....	54,320	55,636
Alliance.....	32,257	22,362
Law Union & Crown.....	27,121	30,358
British companies.....	\$2,438,902	\$2,795,895
Canadian Companies,		
Western.....	106,400	109,270
British America.....	70,703	61,914
Canadian Companies.....	\$177,103	\$171,184
Other foreign companies.....	838,294	892,283
Total foreign companies.....	\$3,453,399	\$3,859,362
Local companies.....	4,106,571	3,904,938
Agency companies.....	3,639,686	3,554,655
Total fire premiums, 1st half of 1905.....	\$11,199,656	\$11,318,955