

The Chronicle

Insurance & Finance.

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Proprietor.

ESTABLISHED JANUARY, 1881

PUBLISHED EVERY FRIDAY.

VOL. XXV. No. 7.

MONTREAL, FRIDAY, FEBRUARY 17, 1905

SINGLE COPY, . . . 10c
ANNUAL SUBSCRIPTION \$2.00

An English House Fire, and its Lesson. A fire which occurred at the residence of Mr. Halsey, near Hemel Hempstead, England, gives an idea of the wealth stored up in the country houses in the old country. This residence was of a class of which there are thousands in Great Britain, yet, by a fire which occurred on 10 inst., damage was done to extent of \$500,000, which was covered by insurance. Strange to say there were suspicions of fire a whole day before it was discovered although a carpenter was specially engaged to investigate the cause of smoke prevailing in different parts of the house, who was unable to discover "anything unusual," as though it were usual to have smoke in the rooms of such a dwelling. "Something unusual" discovered itself some hours afterwards by flames bursting out which destroyed the house and contents. Had the old saying, "Where there is smoke there is fire," been heeded this disaster might have been averted.

Contraband Cargoes. British Marine insurance companies, and more especially Lloyds, are said by "The Review" to be not looking cheerful just now, in view of so many captures of British steamers carrying coal for Russia, these captures inflicting heavy loss on the underwriters, so much so in fact, that a movement is on foot to endeavour to deter ships from sailing at all now, or, if they do, they must as a condition of being covered by insurance take a different route to that ordinarily followed. Losses running into millions of dollars are very serious. If, however, shippers will try to run blockades for the chance of securing excessive profits and if underwriters choose to accept such risks at excessive rates, they neither of them are entitled to sympathy if their losses are also excessive. The British coal vessels said to be in company with the Baltic fleet are practically a portion of the Russian fleet and as such must take their chance of being paid compliments by Admiral Togo that will send them where such cargoes are not in demand cold at it is in Davy's locker.

Proposed Fire Prevention Act. A proposal has been published to have a Fire Prevention Act passed by the Imperial Parliament on the lines of the Public Health Act, the provisions of which should be compulsory. The "Observer" remarks: "Such a measure would save as experts have computed, two-thirds of the amount annually lost by fires, and would prevent the loss of employment suffered by workers in factories, theatres, etc., so destroyed; and last, but not least, it would save a great number of lives now ignorantly sacrificed. The excellent work of the British Fire Prevention Committee during the past seven or eight years has resulted in the accumulation of ample data on which to base such an act. That committee consists of the most eminent scientists, engineers, architects and business men of the United Kingdom."

Electrical Installations. Mr. E. Pratt, who makes the suggestion regarding a Fire Prevention Act in his letters to the Press, expresses indignation at the careless work done in installing electric wires by which the safety of the lives of scholars at Eaton were endangered. He writes: "Everyone ought to know the danger of ordinary wood when used for electrical work. As Mr. Charles T. Yerkes wrote in "The Times" of August 12, 1903, anent the Underground disaster at Paris: 'I know of no substance that will withstand the heat of an electric arc. In my opinion non-inflammable wood properly treated is the best material that can be used. Holes can be burnt in it as they can in iron, but it will not blaze or smoke. Non-inflammable wood is no new thing. The whole of the carriages for the Yerkes conversion of the Underground Railway to electricity are made of it. It is years since the United States adopted it for their battleships, and were the casings at Eaton and at the National Telephone depot made of it, such fires as those on Friday, which might easily have caused great loss of life, could not possibly have occurred. Obviously the public safety demands that direct responsibility should rest upon those who, by such electrical installations as are every day being made, endanger the lives of employees in large factories, theatre and other audiences, and those in hotels, schools and dwelling-houses.'