

presently report to council in favor of a in the Montreal system. The fire alarm removed from the City Hall and placed there will be no danger of fire. New instal the fire alarm department in Central

ne of the chief causes of fires. Of 3,392 were tabulated during last year, 615 were from coal oil lamps and coal oil stoves and 143 respectively, benzine and gasoline. Greater New York the fire marshal re-investigated some 4,000 fires last year and carelessness with matches, and 228 to children matches or fire. Carelessness in the use of cigarettes caused 401 fires; overheated etc., 419 fires; bonfires, brush fires, etc., 82; carelessness with candles, tapers, etc., 11. An American national characteristic? prevalent, in fire-causing matters, in

feature of the Maine Insurance Department decrease in recent years in the percentage of "incendiary" origin for the several of the law for the investigation of fires in the hundred whose origin was in 1895 cases unknown in 1895 the figures fell and 20 1/2 per cent. respectively in 1904; was as low as .65 incendiary and 19.22 in fires in that State, damage of \$2,218,000 cases embraced a great variety: 233 were from general carelessness; 157 from stoves, ashes; lamps, lanterns, candles, gas jets 72 fires; children playing with matches 13; exploding, 54; sparks, 75; while the 103 were caused by overheated stoves, and flues.

the London Assurance Corporation, the company, for the year 1906 shows that the premiums were £639,647, as compared with £1,235,047 in 1905. The claims were £1,235,047, disaster in San Francisco accounted for the fund now amounts to £370,000. In the 1905 new policies were granted, assuring £360,728 net, after deducting reinsurance department the premiums amounted to £255,919 in 1905. The claims on account of fire were £186,728. After transfer of profit and loss account, the marine fund £448,275; reserve fund, £300,000; fire fund, £280,000; profit and loss, £145,000; dividend account, £30,000. Dividend declared is 10 per cent. per annum, after paying almost 10 per cent. The company will soon be two

mill risks show a loss is a question the Company, wants answered. Its experience during the last three years its loss ratio on the South, was about 125 per cent. of the water power mills and on grist and feed mills is about 50 per cent. Enquiring of the South, it was found that out of 24 mills were burned 17 were not rebuilt and 7 were; and in only seven was the business mill replaced. From this something of a hazard is to be inferred. The authority "incline to believe that we ought to get on mill and to restrict our operations to feed mills and the small water power mills write those only when they are located sufficient grain supply. It appears that poor risks. They represent an excessive liability in the event of fire, which is fact that for a period of years the average loss in the case of policies involved has been for flour mills, running down to 7-10ths of ton mills.

FACTORY FIRES.

erboro', asks "What precautions are necessary for a manufacturer against fire in his factory, secure the best insurance rates." The best other comprehensive question is perhaps, an architect and call in an insurance agent. bring him to text books or pretending to ph all the experience gathered by builders in years, some simple rules as to "Care, iness" in factories, such as have been often columns may be of service. Water pails, quenched more incipient fires than glass ex-

tinguishers or chemical engines. The National Fire Protection Association recommends 12-quart pails, to be hung on posts or kept on shelves not over 5 ft. above the floor—one to every 5,000 feet of floor area. Second, nooks and corners, and space under benches to be cleansed daily from dust and rubbish. Third, cans of metal for waste to be kept wherever oily waste is used; metal barrels or ash cans to be used for sweepings, refuse, or ashes. Fourth, no smoking allowed; no matches to be kept on the premises.

A MUNICIPALITY'S RESPONSIBILITY.

A municipality's responsibility for loss by fire is a subject of interest not to underwriters alone, but to town councilors and city aldermen. If the principle be established that a town or city is responsible in damages for the losses of its citizens, which occur through insufficient water supply or inadequate fire-fighting appliances, there will be a great awakening.

Reference in these columns has been made to a very unusual action, which has arisen out of a fire which took place in the town of St. Louis, Montreal, some six months ago, and in which a number of residences were destroyed. It was claimed that the water pressure was altogether insufficient to extinguish the flames, and that the water system of the town had been connected up with the city system in order to get more pressure. A number of those whose houses were destroyed were insured in the Mount-Royal Fire Insurance Company, for a portion of their losses. They subsequently entered action against the town of St. Louis for the balance of their losses.

The Monetary Times interviewed Mayor Gelinas, of St. Louis, the other day respecting the situation. "It is quite true," he said, "that some of the citizens have entered such an action. The town, in turn, has called the Montreal Water-power and Power Company in warranty, so that the town is practically disinterested in the case. Some years ago the Water and Power Company obtained a franchise from the town of St. Louis. This calls upon them to provide a certain pressure. It is claimed that this pressure has not been supplied. In April will be heard an action for \$50,000, taken out two years ago by the town against the company for failing to provide the supply of water called for."

Mr. J. E. Clement, manager of the Mount-Royal Fire Insurance Company, when seen by the Monetary Times said: "Yes, we carried the insurance on several of the houses which were burned, and paid the claims promptly. About \$9,000 was paid. The people who held the insurance then subrogated their rights to this extent to the company and the company took action against the town for the amount. The situation is simply that the company accepted the risks in the town under certain conditions. The water pressure was not what was called for. The proprietors took action for their losses, and before the time expired during which such action must be taken, the insurance company also entered action. I believe the town has called the water company in warranty, and a very interesting case will probably result."

MONTREAL'S IMPERATIVE DUTY.

The April list of fires contains four in Montreal, occurring within ten days, which should give her citizens genuine concern. April 10th, the Macdonald Building of McGill University, \$600,000 lost; April 16th, the Medical Building of the University, \$500,000 lost; April 19th, the Canada Steam Laundry, three women burned to death and \$30,000 lost; April 20th, N. Quintal and Sons' wholesale grocery, a five-storey stone building, \$75,000 loss.

In the first two cases, the buildings were substantial and their construction modern. But there were no watchmen on the premises. This is very surprising. In the other cases, while the warehouse was a stone building, five storeys, the construction of both was old-fashioned and faulty, for stone walls alone do not make a building safe.

Referring to these and other fires, and the need of reformed construction of buildings as a cure for such a disastrous succession of conflagrations, an article in the latest issue of the "Canadian Cement and Concrete Review," Toronto, says: "If ever there existed a city in Canada which might with advantage test the concrete building, it must be Montreal. Week after week, month after month, records of large and disastrous conflagrations are reported. These fires are not grim coincidences. They are the result of sheer carelessness. An efficient fire brigade and an up-to-date equipment are all very well. But a fire brigade is a cure. And prevention is better than cure. That chronic conditions exist in Montreal is quite evident by the fact that the Fire Underwriters' Association have increased the fire insurance rates—and very largely, too."

"Then, again, the water supply is inadequate. And last of all, many of the buildings in the city are veritable wooden death-traps. It is only natural that those interested in the cement and concrete industry should urge that new buildings should be built in these materials, but there is much

room for improvement in constructional work in Montreal. Fire-proof buildings are wanted, and wanted badly. It is certainly an opportunity for the cement and concrete structure. No one asks that the materials should be used indiscriminately. All that is required is that they should be given a fair trial in that city."

LIFE, ACCIDENT AND CASUALTY NOTES.

Justice Harlan in the Supreme Court at Washington has upheld the insurance law of the State of Missouri, which contains the provision that suicide shall be no bar to the collection of insurance, unless it can be proved that the insured contemplated suicide when he took out the policy.

The "administration" ticket of the Mutual Life Insurance Company, of New York, has been officially declared elected. The highest vote received by one person on the administration ticket was 189,132. Mr. C. A. Peabody was re-elected president at the first meeting of the new board of trustees. Emory McClintock was re-elected vice-president.

For several years past Mr. George H. Halse has been the successful manager in British Columbia for the Great-West Life Company. He has just severed his connection with that company. The company has selected Mr. Stanley Henderson, formerly a resident of Vancouver, but now in Montreal representing the Crown Life as his successor. He is well-known and liked in the West.

The Toronto insurance firm of Medland and Jones will dissolve on 1st May. Thereafter Mr. W. A. Medland will represent the agencies of the Scottish Union and National Insurance and the Guarantee Company of North America, while Mr. A. F. Jones will have the agencies of the Insurance Company of North America, the German American Insurance Company and the Canada Accident. The gentlemen named had been associated since about 1883, and both are favorably known to the insurance community.

It has been decided to hold the annual convention of the National Association of Life Underwriters, consisting of 54 in the United States and 20 in Canada, at Toronto, from August 21st to 23rd. Among the topics for discussion are "The Future of Life Insurance if Existing Conditions Continue;" "How to Pick Good Men for Sub-Agents." The prize essay topic for the year is to be "The Life Insurance Agent and His Future," the committee of award, consisting of Hon. Edson P. Rich, chairman, Omaha; Professor George H. Ling, New York, and Professor Alfred T. DeLurg, Toronto. Mr. Rich is a leading attorney; Professor Ling is in charge of insurance and statistics for Columbia University, while Professor DeLurg has the chair of mathematics in the University of Toronto.

Some recent figures compiled by a Winnipeg contemporary show how largely the life business of Manitoba is in the hands of Canadian companies. Taking the first dozen names out of a list of 27 companies, the highest aggregates of premium were taken by two Canadian companies. An American company comes third in the list, but the others are all Canadian until the tenth is reached. The Standard is eleventh in the list:—

Company.	1905.	1906.
Great-West	\$178,534	\$194,846
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Confederation	169,983	178,986
New York	161,928	151,506
Canada	130,922	138,281
Mutual of Canada	109,420	118,767
Federal	75,134	80,323
Imperial	63,235	73,929
Sun	65,409	71,808
Manufacturers	52,976	65,456
North American	60,922	65,254
Metropolitan	30,698	40,342
Mutual of New York	44,364	39,582

Some figures in connection with life assurances are published by the Wall Street "Journal." They show how poorly 1906 compared with its immediate predecessors in amount of business done. Transactions of 31 companies are tabulated below. The total of assurance in force by all these companies on December 31 of each of the last three years, and the amount written and gained in each year, three noughts omitted, is as follows:

	1904.	1905.	1906.
Insurance in force	\$8,486,242	\$8,891,151	\$8,929,448
Insurance written	1,323,296	1,199,821	903,442
Insurance gained	617,420	404,909	38,296

The heavy decreases in the amount of insurance written and gained were due largely to the heavy falling off in business of the "big three" companies, the Mutual Life of New York, the Equitable, and the New York Life. The proportion of the insurance in force held by the big three com-