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A GOOD BUSINESS OPENING—FIRE INSURANCE.

THE CANADIAN MANUFACTURER has several times of late made reference to the fact that the manufacture of vapor stoves is a very large, thriving, and profitable industry in the United States, and expressed surprise that Canadian energy and capital had not long before this embarked in the same enterprise in the Dominion. We are in receipt of a letter from one of the largest and most reliable manufacturing companies in Ontario in which we are informed that that concern a few years ago had made all necessary arrangements to manufacture vapor stoves, but such great prejudice against their use was discovered to exist on the part of the fire insurance companies as to compel the abandonment of the scheme until such time as the insurance companies had modified their views and relinquished their objections. The companies in which the manufacturing concern here alluded had effected their fire insurance notified our informant that they would cancel all policies wherever vapor stoves might be used. Our correspondent states that his attention had been directed to the convenience and utility of these stoves, having seen them and investigated their merits in the United States, and that he had bought one for use in his own family, but was compelled to abandon its use under the demand of the insurance people.

This is indeed an anomalous condition of affairs. An industry that would give occupation to large capital and employment to hundreds of skilled workmen and artisans, and the products of which would conduce to the economy, welfare and comfort of every family in Canada which might use them, absolutely suppressed and choked out of life by the anaconda constrictions of insurance companies. The Czar of Russia nor any other tyrant could be more despotic, and serious questions for the consideration of Canadian manufacturers, for capitalists seeking profitable investment, and for the insurance companies themselves are "Shall this condition continue; and what is the remedy for it?"

The insurance companies urge that capital is proverbially timid; that it is quickly withdrawn from business on the appearance of anything that will make its investment extra hazardous, and that the use of vapor stoves creates such a condition. These companies very willingly take risks on property where gas and coal oil are used for illuminating and culinary purposes; where gunpowder even, and other explosives are stored; where cigars and pipes are smoked, and where many other things are done and permitted that are quite as dangerous in their character as are vapor stoves. But they comprehend that the disposition of the general public is such that these things are considered indispensable to comfort, and that if the insurance companies are not inclined to accept

risks in which these are included, the would be insurers will become their own underwriters, in which events there would be no business for them. It is not denied that gasoline is very inflammable and more or less dangerous where carelessly handled, but it is no more dangerous than coal oil, and statistics show that in the United States within a certain specified time, out of all the thirty-six known causes of fires occurring, those arising from ignitions or explosions of gasoline were fewest in number save about a dozen. In other words there were only about a dozen causes of fires less dangerous than gasoline, while there were two dozen causes more dangerous. Of course the "conservatism" of capital as invested in insurance companies would naturally lead to their interdicting the use of gasoline and vapor stoves where they have the power to enforce their tyranny. They would do the same no doubt as regards friction matches and many other appliances of domestic comfort if they could, and it remains to be seen if these people cannot be brought to their senses in Canada regarding the matter as they have been in the United States.

[This matter will be further discussed in another issue of this journal. EDITOR.]

THE PROPOSED LAW REGARDING SMOKE CONSUMPTION.

A FEW weeks ago a move was quietly inaugurated in this city looking to the suppression of the so-called "smoke nuisance" by a by-law of the city council. A petition was formulated setting forth that the smoke constantly being emitted from the chimneys of the industrial establishments of Toronto, and the soot, dirt and discomfort incident thereto, was unbearable, and that, being unnecessary, ought to be abated as a nuisance. This petition, which was very numerously signed, was presented to the city council, who, after hearing considerable volunteer ex-parte testimony regarding the matter, referred it to an appropriate committee with instructions to investigate and report.

The first that the parties most interested, to wit, the local manufacturers and large consumers of coal fuel knew of the matter was through the city daily papers the next day when reporting the proceedings of the council the previous night. This development occasioned a called meeting of the Toronto members of the Canadian Manufacturers' Association, at which a committee was appointed to confer with the committee of the city council with a view to prevent any hasty or injurious legislation. One or more conference meetings have been held by these committees, and although the council committee have not yet reported, it is not at all probable that they will re-