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Insurance Journalists.

President Seward, in the "Bulletin" of the Fidelity & Casualty Co., says:—

"Insurance journalists are doing useful work. They do much to build up reputation for sound companies, and they do much to avert the disasters that always follow reckless management. They speak from the standpoint of an observer, and free from the suggestion of self-interest. There is every reason why managers should appreciate and do what they can to aid insurance journalism under these circumstances. And every insurance manager has something to learn from the journalist. He is, indeed, an exceptional manager who has no weaknesses. He would be a foolish manager who would not examine with scrupulous care criticism made of his management. That journalist who holds up before him the mirror, so to speak, in which he can see his own features, is entitled to his thanks. We ought to be anxious first of all to correct our faults. Journalists, however, do not need the reward of thanks. Thanks may be grateful to them, for all of us take secret satisfaction in the appreciation of others. Their work, however, is a reward in itself. They know that they are useful, and this is the best reward for any work."

On which "The Insurance Monitor" remarks:

"The insurance officer is, in a sense, a specialist. His attention and his study are concentrated on the work of his individual office. He labours under the drawbacks of every specialist, inability to properly correlate his particular work with the general field of insurance. This defect it is the mission of intelligent insurance journalism to overcome. Without the trade journal devoted to insurance it would be impossible for individual companies to profit as they do from a knowledge of what is going on in the broader field, of which they occupy but a small part."

Iron Shutters.

In spite of the warning given by the Board of Trade conflagration in this city, the area of which would have been much restricted had the windows of that building and of others been properly protected, there are still numbers of structures which are far more risky than they would be were the windows coverable with iron shutters at night or in case of fire. A contemporary has the following pertinent remarks on this matter: "To an observant person who is interested in the possibilities of fire hazard and conflagration, the ease with which fire may be communicated from one building to another in most cities through the absence of iron shutters is a matter of much concern. This possibility is not greater than in the specially well built portions of cities, namely "wholesale districts." Large warehouses in Toronto back up to each other, or stand side by side with occasionally a lane between, the unprotected windows of the one looking into the unprotected windows of the other, affording easy communication for fire and difficult work for firemen. It would be an easy matter for owners of property to provide iron shutters for exposed windows. The interests of the community demand that all reasonable precautions shall be taken against a conflagration, and the proper authorities should not only insist upon buildings of certain construction in congested districts, which is common for them to do, but they should see to it that the effective purpose of such is not destroyed by the absence of means to cut off the spread of fire, when such means are so simple and inexpensive. Firemen are provided with all manner of fire-fighting equipment. Is it not reasonable to assist them by the "Ounce of prevention" and minimize the conflagration hazard? All insurance agents should continually point out the alarming conditions which prevail and the easy remedy."