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REDUCTION OF THE FIRE WASTE

Editor, Monetary Times.

Sir, Mr. Morrissey's letter in the issue of The Monetary Times of July 1st is good so far as it goes, but it does not go far enough.

Taking it for granted that the whole of the manufacturers are honest and that they neither desire nor can afford losses or damages by fire the least consequences of which are interruption to business, and that they as well as all other classes of the community are interested in the decrease of fire losses in Canada, let us consider whether signed applications for fire insurance should or should not be always required.

A properly constructed tariff of rates of premiums takes into account all the dangers and makes allowances for the eradication of defects because of the decrease of liability to loss and damage by fire.

No honest man will ask for and no one should be allowed for improvements not made, or for precautions not maintained; it surely is his duty to act fairly, to describe truthfully, and to exercise due vigilance in the management of his business; but under the loose system, or want of system, whereby policies of fire insurance can be obtained without any responsibility on the part of the insured, what does an adjuster find after a fire which could have been avoided?

He too often finds barrels, supposed to be kept full of water for protective purposes, so situated and encumbered that an hour's work of a man would have been required to enable him to reach any one of them, and when reached, the barrel would be half full of dust and rubbish. He finds division doors which seldom could have been closed; iron shutters whose hinges are rusted for want of use; stand-rins to which hose could not be applied because the couplings did not fit; hose worn out and useless anyway because the employees have never been drilled; books which are ill kept because of the cheap help employed in the office; seldom does he find stock lists or inventories or a complete set of invoices or time books or other records whereby the values at risk can be ascertained.

Now, a properly arranged application draws the attention of the applicant for insurance to the defects existing, the improvements possible, the precautions necessary to safety, and the records which will enable him to have any loss or damage which may occur quickly determined and equitably adjusted.

The only explanation for declining to sign an application is an implied intention to obtain insurance by conceal-

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ment of the facts or by false pretences as to conditions, or by the avoidance of such precautions as would naturally decrease the liability to loss or damage by fire, therefore the insurance agent or the insurance company issuing policies without signed applications properly filled should be indicted along with the assured as in conspiracy to increase the fire losses of the Dominion and the consequent loss of life and the cost of insurance to honest, careful people who are unduly assessed in the unnecessary cost of fire insurance.

If the manufacturers have authorized the advice to refrain from signing applications, it may be well for them to remember that they now have many advantages in Canada, and that all history warns those who seek undue privileges that they thereby pave the way for the abrogation of those to which they would otherwise be entitled.

Your, etc.,
 HENRY LYE, Adjuster.

Vancouver, B.C.

The Dominion Cannery at Aylmer have struck gas and oil in a well they put down at their Bow Park farm. They sent twelve barrels of the oil to the Aylmer branch, which is being used on the roads about the factory.

The first seven months of 1911 show over one million dollars' worth of building less in Montreal than during the corresponding period of 1910. The figures are as follows: 1911, to the end of July, \$8,356,816; 1910, until July 31st, \$9,612,240.

With a view to relieving the situation as it has developed in the Canadian West, in consequence of the prolonged cessation of operations at the coal mines in Southern British Columbia and Alberta, an order-in-Council was passed by the government at Ottawa, providing that on and after August 7th next, duties should be removed on all coal imported into Canada at the ports on the southern frontier west of Sault Ste. Marie for consumption in British Columbia (east of the 122nd meridian of longitude) and in the provinces of Alberta, Saskatchewan and Manitoba.