

Municipal Insurance.

During the past year many municipal councils and boards of trade considered the question of fire insurance.

In most cases it was thought advisable to petition the legislature at its approaching session, for an act to allow municipal corporations to insure all property within its limits, and thereby save to the ratepayers, the large sums that now go to make up the dividends of Fire Insurance Companies. We are strongly in favor of this agitation and believe, that the municipalities should make a united effort to secure the necessary legislation.

The idea of a municipality conducting its own fire insurance is not new.

The Fire Insurance Companies have been of great assistance in the past. The growth of their business has been gradual, and the present generation has been so educated that insurance of property against fire is almost universal. Until the recent agitation, no one has been particularly interested in pushing the proposal. The representatives of the various companies, although in possession of the necessary information, could not be expected to advocate the change, as their business interests will be effected thereby.

That municipal insurance would be popular in townships may be judged by the success that has attended the establishment of local mutual companies.

The importance of the movement will be better understood when reliable data is presented.

How to procure this is a question for every council to consider.

We can suggest no better plan than that the assessor be at once instructed to ascertain from the ratepayers the amount of insurance in force and premiums paid, as well as the losses sustained by fire during the past year. This will cost but a small amount. Councils would then know the extent to which they are interested, and should act accordingly.

The present municipal machinery is quite sufficient; an additional officer to be inspector of risks might be required, but in the smaller municipalities the assessor could perform these duties.

Opposition must be overcome, and to this end united action in the part of municipalities is necessary.

The *Monetary Times*, an insurance chronicle, considers the question in the following extract from that paper, and calls the movement a "game of bluff";

"It must not be overlooked that the notion of towns and cities doing their own fire insurance has found lodgement in the minds of various town councillors in the province of Ontario. We do not believe that all the councillors who speak in favor of municipal insurance believe in it—some of them are two intelligent for that. They use the scheme, however, as a "bluff" to frighten the Fire Underwriters' Association when it makes demands upon municipalities for better fire protection. Guelph and

St. Thomas, Ottawa and London, have each been debating the scheme in council chamber, and not a few other places besides. Since we last wrote upon this subject we found it made matter of discussion in St. Thomas. The council of that city appointed a committee to consider the matter. This committee reported last week that inasmuch as only \$2,694 had been lost by fire in St. Thomas last year, and less than \$3,000 per annum for several years, the citizens could save \$60,000 or \$65,000 a year (which they now pay to insurance companies) by doing their own insurance. Fortified by arguments used by promoters of like schemes in other cities, notably Toronto and Guelph, the committee considered that "the profits reaped by the companies through fire risks here were ample without necessitating the extra expenditure of putting in an electric alarm system," as the Board of Underwriters asked the corporation to do.

Here is the way in which an old country authority, *The London Review*, laughs at these dangerous schemes: The good people of Toronto intend to establish a municipal bureau of fire insurance. The corporation claims that about £150,000, roughly speaking, is taken out of the city of Toronto annually by those wicked institutions, fire offices. Now, therefore, do they propose to have a municipal fire office. We would very much like to see this done once. It has really become necessary that an object lesson should be given of "how not to do it" in the shape of a city managing its own fire insurance. It is curious how these ideas crop up from time to time—how wise they are in theory, and how utterly ridiculous they would turn out to be in actual practice."

Rules and Regulations for the Government of Common Gaols.

(Continued from November, 1894.)

PRISON OFFENCES AND PUNISHMENTS.

No punishments or deprivations of any kind shall be awarded to any prisoner except by the gaoler, who shall have power to order punishments or deprivations for the following offences, namely:

- (1) Disobedience of the rules and regulations of the gaol;
- (2) Common assaults by one prisoner on another;
- (3) Cursing or using profane language;
- (4) Indecent behaviour or language;
- (5) Insulting, threatening, or violent language towards another prisoner or any officer of the gaol, or towards a visitor to the gaol regularly admitted thereto;
- (6) Idleness or negligence at work on the part of a prisoner sentenced to hard labor;
- (7) Refusal or neglect to keep his or her cell in order;
- (8) Wilfully destroying or defacing the gaol property.

For the foregoing offences the gaoler may award any of the following punishments or deprivations in his discretion, according to the heinousness of the offence:

- (1) The hard bed, that is, by removal of the straw tick from the bedstead for an indefinite period, sufficient covering, however, to be left;
- (2) Bread and water diet for a period not exceeding five consecutive days;
- (3) Confinement in the dark cell, with bread and water diet, for a period not exceeding three days, during which period the prisoner must be visited not less than twice in twenty-four hours.

It is only the first cost and the apparent increased expense that keep cities from cremating their garbage. In some countries, especially where there is a high temperature, it is important to dispose of the garbage that such refuse may not be exposed to the great tropical heat and spread disease by decomposition. In Calcutta, India, where the refuse food and garbage is principally vegetable and much more difficult of incineration and yet where garbage cremation is almost necessary, a special kind of furnace is in use which totally destroys all refuse, including the smoke and gas. If such a thing can be done in that country it will be much easier to do the same thing in this climate and region where the refuse is animal and vegetable. There are several furnaces which do the work well and even if they are not perfect in every detail they dispose of waste much more effectually and rapidly than nature and with much less menace to the public.

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We take much pleasure in directing the attention of municipal councils to the card of Messrs. Robinson, Lennox and McLeod, Barristers, of Toronto and Aurora, which appears in another column. Mr. Robinson has had an extensive experience in municipal law, and has been solicitor for the county of York, and other municipalities for many years.

Councillors will consult their best interest by availing themselves of Mr. Robinson's, experience whenever necessary.

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To know that the WORLD is appreciated by municipal officials throughout the province is most satisfactory. The following are a few extracts from subscribers letters.

"Send on the paper, I could not keep house without it."

J. B., Osnabruck Centre.

"I find it of great value in my work as clerk of council."

A. McF., Otterville.

"I believe no member of a municipal corporation ought to be without it."

F. H., Zurich.