

lapsed in New Zealand. Of the 25 companies doing business there 5 are native ones, 4 are Australian and 16 are well known English companies. The latter institutions in Australia, as elsewhere throughout the Empire, represent all that is honourable in the management of fire insurance business, and all that is substantial in condition and resources.

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**AN ANNUAL EXHIBITION FOR MONTREAL.**  
AN OPPORTUNITY FOR A BIG ENTERPRISE ON A  
BUSINESS BASIS.

At the opening recently of the annual flower show of the Montreal Horticultural Society the president suggested that the time had arrived when Montreal ought to have a great annual exhibition. The idea was warmly taken up by the Hon. Mr. Tarte who promised to do all in his power to bring about the realization of the project. There is no reason why the metropolitan city of Canada should for ever abandon the business of holding exhibitions. Toronto has made a great and apparently permanent success of its exhibition, to the great advantage of the city, because the right people have taken hold of the enterprise in the right spirit. If we are to achieve any success in this line in Montreal the scheme will have to be engaged on as a business enterprise for the advantages there are in it for this city, monetary and others. Incidentally, the promoters will be contributing greatly to the prosperity of the city as a whole and of the Dominion at large. This will entitle them to look for generous and substantial support from the public treasury. The Dominion Parliament, the Provincial Legislature and the City Council might all very properly vote liberal subsidies in one form or another to such an enterprise. The chief objection to a Dominion subsidy will come, of course, from Toronto. The Toronto people are always willing to admit on general principles that the Dominion exhibition subsidized by Parliament should occasionally be held in Montreal, but they always have most convincing reasons why Montreal's turn should not be "this year." Of course, the objections originate with the men directly interested in the Toronto fair, and many local influences are brought to bear upon the Dominion Government to prevent Montreal ever getting its turn.

The chief fault, however, evidently lies with ourselves. If the citizens of Montreal are ready to acquiesce with this state of affairs we cannot blame the Toronto people very much for taking advantage of our indifference or lack of assertiveness,

In Montreal the exhibition question is everybody's business, consequently it is nobody's business. In Toronto the directors of the Exhibition Company have enough personal interest in the success of the

fair to make its interests their very special business. That a good exhibition would advance the interests of the whole business community of Montreal, that it would advertise Canada and Canadian products, that it would bring money directly and indirectly to the Dominion, there can be no question. We believe there is also money in the scheme for the stockholders if properly organized and managed as a business enterprise.

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**WINTER SEASON HAZARDS.**

The nearness of the winter season during which decorative displays of inflammable materials are made in stores, churches and dwellings, which add considerably to the risk of fire, suggests some action being taken by the fire insurance companies to obviate or lessen this danger. Since the introduction of electricity as an illuminant this risk has been increased in one direction though diminished in others. Electric lights are so attractive and so readily adopted to temporary conditions, that they are freely used in places where gas or lamps could not be utilized. The work of placing electric lights for holiday displays is done usually in haste and as cheaply as possible as they are only wanted for a few weeks. In this there is danger of the installation being so imperfect as to create a special risk. On the other hand when gas burners or lamps are displaced by electric bulbs, there is a reduction of risk, particularly in the displays of store windows, as both gas lights and lamps are very dangerous in positions near to readily flammable goods. Thousands of fires have occurred from Christmas decorations coming into contact with a gas jet, or the flame of a lamp. In New York the Board of Fire Underwriters has issued a circular to merchants and others calling attention to the fact that, "the introduction about premises of Christmas greens, harvest specimens and other inflammable materials, such as cotton to represent snow, and the like, introduces an additional hazard, not contemplated by the underwriters in issuing policies of indemnity covering the usual fire hazard, and in this connection we refer you to one of the conditions of the Standard Form of Fire Insurance Policy, wherein it is stipulated that: unless otherwise provided by agreement endorsed hereon the policy shall be void, if the hazard be increased by any means within the control or knowledge of the insured. So many disastrous fires have occurred, not only in mercantile establishments, but in churches, public buildings, etc., caused by the introduction of such decorations, and the danger to life and property is so great that the practical prohibition of this class of display is deemed necessary by the New York Board of Fire Underwriters,