

BRINGING THE FIRE LOSS NEARER HOME.**Amendment to the Criminal Code Established Personal Responsibility for Fires.**

At the last session of the Dominion Parliament, amendments to the Criminal Code, dealing with the fire waste, were passed at the recommendation of the Dominion Fire Prevention Committee, and following up the suggestions of the Commission of Conservation as contained in the report "Fire Waste in Canada." The amendments place the responsibility for outbreaks of fire and for failure to provide proper apparatus for the extinguishment of fire or the escape of persons in the buildings in case of fire. The amendments were as follows:

1. Section five hundred and fifteen of The Criminal Code is amended by inserting the following subsection immediately before sub-section two thereof:—

"(1A). Every one is guilty of an indictable offence and liable to two years' imprisonment who by negligence causes any fire which occasions loss of life or loss of property.

"The person owning, occupying or controlling the premises in which such a fire occurs, or on which such fire originates, shall be deemed to have caused the fire through negligence if such person has failed to obey the requirements of any law intended to prevent fires or which requires apparatus for the extinguishment of fires or to facilitate the escape of persons in the event of fire, if the jury finds that such fire, or the loss of life, or the whole or any substantial portion of the loss of property, would not have occurred if such law had been complied with.

2. The said Act is further amended by inserting immediately after section five hundred and fifteen the following section:—

"515A. In any case where any fire insurance company which carries any policy of fire insurance on the property, or any Dominion, provincial or municipal fire officer or authority recommends that the owner, lessee or other person controlling or operating the building, structure, factory, shipyard, vessel, dock, wharf, pier, sawmill, or yard in which logs or lumber are stored or held, should make any change or alteration in such building, structure, factory, shipyard, vessel, dock, wharf, sawmill, pier or yard, remove any material therefrom, or supply any apparatus therefor, with a view to reducing the risk of fire or for the extinguishing of fire, and such recommendation is approved by any officer in the service of His Majesty, thereto authorized by the Governor in Council, and notice of such recommendation and of such approval thereof has been served personally upon or forwarded by registered mail to such owner, lessee, or other person, and such owner, lessee or

other person refuses or neglects to forthwith carry out such recommendation, such owner, lessee, or other person shall be liable upon summary conviction to a fine not exceeding one thousand dollars, or to imprisonment for any term not exceeding six months, or to both fine and imprisonment."

At the meeting of the Dominion Fire Prevention Committee at Ottawa on May 9, Mr. G. D. Findlayson, the honorary secretary, and Superintendent of Insurance, interpreted the first clause of the amendment as follows:

"Under the first clause, any person upon whose premises fire occurs is deemed to have caused the fire by negligence if he has failed to comply with any regulations designed to prevent fire. Non-compliance is the proof of negligence, and this is a question of fact to be determined by a jury. Notification of a breach of the law is not provided for, as every person is presumed to be familiar with the law."

This drastic legislation should be given widespread publicity, as it will have a most important bearing upon the enormous fire losses of Canada, as well as upon the great loss of life therefrom.

NOVEL SCHEME OF LIFE INSURANCE.

An ingenious and novel scheme of insurance has been brought forward by the Eagle, Star and British Dominions Insurance Company in England under the title of the "Marriage Policy." The plan is devised to meet the needs of recently-married men and those others who intend to neglect "Mr. Punch's" advice, and its provisions should certainly prove attractive to prospective Benedicts. Briefly, the scheme provides for the payment of £500 at the expiration of 25 years, or at the earlier death of the assured, and, in addition, £100 in respect of each of the first five children born after the date of the policy who attain the age of 12, payable by five instalments of £20 each on the 12th and four subsequent birthdays. If a child dies between the ages of 12 and 16 the remaining instalments will be paid on the dates on which they would have been paid had the child lived. If the principal sum assured becomes payable before all the children have received the benefits, the latter will be paid on the appropriate dates, whether the children survive or not. The scheme is not dependent on there being five children. If there are less than that number or none at all, the educational benefits are added to and payable with the principal sum assured, which would then be a total of £1,000. The minimum which can be assured is a total benefit of £500, which would be £250 for educational benefits. An additional advantage is that since the scheme includes provision for the payment of a capital sum on death, the premiums should qualify for the income tax abatement in respect of life assurance.