

port a comparative paucity of orders coming in, and this of course offsets any immediate chance for a general lift in values, though everyone agrees that such is needed. During the last two years or so everything he has had to buy, leather, tacks, trimmings, and labor, has gone up in price; yet his products have remained largely as before, so far as selling value was concerned. It is true that some lines of boots were advanced a little by some manufacturers a few months ago; but there has been no general advance, such as the cost of production would seem to have justified. It looks now, however, as though this state of things is likely to be altered. A few days ago a meeting of the Western Ontario shoe manufacturers was held, to prepare a schedule of prices on staple lines of leather boots. Several changes were made, and some of them tended to place prices on a higher basis, but as a rule, they were brought about mainly for the sake of uniformity. In several instances, for example, some manufacturers would show price lists averaging in some lines 10 or even 15 per cent. lower than those of others, and in these cases, the former were levelled up. The fact, however, that for some time past an appreciable paucity of orders has been felt by some of the manufacturers, particularly in Montreal and Quebec, is apt to prevent the movement for higher prices from becoming very vigorous.

Boot and shoe merchants in Montreal are still agitated over the trading stamp question. They have now decided to appoint a committee to canvass every dealer individually, and to engage him not to give any cash receipts from any stamp company from this date. After this, the intention is to endeavor to obtain Dominion legislation for the suppression of all trading stamps.

So far as new styles for the current year's shoes are concerned, we hear of none that are strikingly original. Probably one feature will be, however, the great diversity of patterns which will be held in stock. In some parts of the United States, the same thing is reported. One paper says that it looks as if all the popular lasts and patterns of the past decade, together with all possible ramifications of them were being offered retailers, while another report says that last factories have been "rushed" for months turning out new models. The general tendency, of course, of this multiplicity of styles is to increase the field for profits, but it should not be carried too far.



## FIRE RISK AND BUILDING CONSTRUCTION.

### SECOND ARTICLE.

Much has been said and written since the conflagrations of 1904 upon the importance of sensible municipal fire by-laws, of improved construction of buildings, and of caution on the part of individuals as to fire conditions generally. And it should do some good in arousing citizens to the daily and nightly risks of fire, and the necessity of examining with regularity our premises, our fire appliances, and our water supply. The fire-underwriters are naturally interested in the spread of intelligence respecting the omnipresent causes of fire; and might be relied upon, one would think, to keep their customers up to the mark with regard to circumstances in dwellings or stores which may vitiate a fire policy.

But it is unhappily true that in Canada we find instance after instance where the very persons who

should maintain the standard of proper house-building and who should be the most particular about the observance of statutory conditions—the underwriters or their agents—"let things slide" in both building and maintenance, because they have not backbone enough to insist upon their customers doing their duty and observing contracts.

That the same state of affairs exists in the United States is clear from some remarks made by Mr. Mayers at a recent annual meeting of the Fire Underwriters' Association of the North-West. Thus: "Individually, and in detached bodies, the underwriter does everything he can for fireproof construction. He urges legislatures to pass better building laws, and calls upon courts and officers and people to enforce them. He invites his confreres to unite with him and pull all together for fireproof construction. He makes boards and commissions, and he attends meetings, and he dines and wines and 'resolutes.' In no case does fireproof construction fail to get all kinds of endorsement and encouragement from the underwriter. But when it comes to underwriting—acting unitedly for results—the existing difference in rates on real fireproof and other kinds of construction is not enough of a reward for the sound builder, whether it be considered in the light of a conflagration or an initial blaze." And the president of that association, premising that something must be wrong with fire insurance, said, on the same occasion: "We have cast the blame on the bucolic or the burglarious legislator; on the iniquity of the incendiary policyholder; on the times, because they are too good; on the agent because he is too greedy or too indifferent; on electricity; on gasoline; on the tramp and on the rat! They have all had a hand in the precious business, but I am veering slowly around to the conclusion that in the last analysis the trouble with the business is the ignorance of the manager and his staff."

In the paper read some days ago before the Insurance Institute of Toronto, by Mr. Burke, that gentleman reminds us that few business men are prepared to spend more money on buildings than self-interest compels, and unless they can be convinced that it is cheaper to build well and safely they will prefer the smallest possible outlay on their buildings and equipment. "Insurance rates in the past tended to foster this false economy, and the hands of the architects were, in a measure, tied, no amount of argument being available against the logic of circumstances." Indeed, this architect is bold enough to say that permanent good results will lie largely in the hands of the underwriters. If they relax, the character of buildings will decline. One thing he insists upon, as a deduction from experiences in the late Toronto conflagration that no building exceeding say 55 feet in height, should be permitted in any part of the city, which is not entirely constructed of fire-resisting materials. "No stream of water at any practicable pressure is of much use in a gale of wind upon a building of a greater height, and this is the time when the conflagration risk is greatest."



## FIRE UNDERWRITING, LICENSED AND UNLICENSED.

A correspondent in to-day's issue takes strong exception to the anomalous state of things in fire underwriting in Canada to-day, and notes, what was no secret, that much of the fire insurance business of merchants and manufacturers in this and other cities.