

# The Chronicle

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## Public Indifference to Fire Protection.

While complaints are every now and again uttered on public occasions against what are alleged to be excessive fire insurance rates, there is the utmost indifference shown by the public to the question of fire protection, the inefficiency of which necessitates the rates complained of. It is easy to raise a cheer by condemning the fire companies for keeping up rates, but no cheer ever encourages those who advocate expenditures in improving fire protection. Now a new Council has just entered on its duties in this city, it would do well to give early and serious consideration to this question, and adopt such measures as are known to be necessary for providing the fire protection required.

## Special Water Mains for Fire Protection.

Owing to the Baltimore fire, an enquiry is being made at New York, by order of the Mayor, in regard to the desirability of a water supply service being established for fire protection purposes, independently of the ordinary water supply for domestic use. The plan suggested, as reported by the "New York Bulletin," is, to have a series of electric pumping stations on the down-town waterfronts, with mains and distributing pipes and with elevated stand pipes in the high buildings, so that by setting the machinery in motion the dangerpoints may be promptly flooded from an inexhaustible supply of sea water drawn from the East and North rivers, lying so conveniently at hand. Moreover, says our contemporary, it is a wild extravagance to use drinking water brought thirty miles through costly reservoirs and aqueducts for this purpose, when we have the ocean to draw upon right at our doors."

The conditions of other cities are such as to suggest a similar supply of water exclusively for fire protection, being drawn from the ocean or a river or lake. There seems a likelihood of the water service of cities for fire protection, wherever feasible, being

established independently of the supply of water for drinking and other household uses.

## Shareholders who are Depositors.

A decision given last week in the Court of Chancery, Toronto, differs from what is generally thought to be the law in regard to the deposits owned by shareholders in an insolvent company. The general opinion is, that when a financial company becomes insolvent, and the unpaid stock is called up to pay its creditors, any shareholder who has a deposit with the company is entitled to apply such deposit in payment of calls. The Master-in-Ordinary, Toronto, has, however, decided that, in respect to his deposit, the shareholder must rank with the other depositors, and take whatever dividend is paid on such deposit, as an ordinary creditor, while he must pay in full any call made on his stock. The above decision was given in reference to the Atlas Loan Company.

## The Protection of Fire-proofed Wood.

The Chief Engineer of the Rapid Transit Commission, New York, has been making a thorough examination of the wrecked buildings at Baltimore. He confirms the statement of other observers in regard to the steel framework of buildings being practically left uninjured. His report brings out a very important point in favour of the woodwork of buildings being fireproofed. Fires are spread, especially when there is a high wind, by sparks and burning embers being thrown into the air from a building on fire. These fiery missiles at Baltimore were comparable to torches with wings. But, if the wood-work of any building is made of fire-proofed material, there will be no such dangerous embers flying on their errand of devastation, for wood so treated would not throw off any sparks, and would not retain heat long enough or intense enough to carry fire to another building. That feature of fire-proofed wood renders it invaluable as a safeguard against the spread of fire.