

MONTREAL'S FIRE CHIEF

Gives Public Some Facts and Figures Regarding America's Fire Losses.

Chief Tremblay, of the Montreal Fire Department, on Saturday, sent an interesting report to his fire committee suggesting that citizens take ample precautions to prevent fires during the winter months. Less than twenty-four hours later a million dollar fire occurred in Quebec Province. While the Monetary Times has previously printed the fire prevention hints cited by Chief Tremblay, his remarks, regarding fire calamities are interesting. Last year, he reminds us, America lost in fires \$258,000,000, while the total output of its gold mines hardly reached \$100,000,000. These millions would be otherwise advantageously used for the prosperity of the country and if, on the other hand, the insurance covers most of those losses, the citizens are the ones who actually pay for them through the increase of insurance rates.

Public Must Understand.

The interests represented by the Montreal Fire Department have felt for a long time that before any marked progress could be made in keeping down losses by fire there must be forced to the popular understanding that there is a fire loss problem. The average layman at present believes, if he gives any thought to the matter whatsoever, that a certain number of fires and a certain percentage of fire loss is just as necessary a manifestation of Providence as our forefathers used to think of the epidemics of disease. That these great and devastating epidemics of sickness, which once carried off thousands, are preventable and that they are now prevented because people, individually and collectively, give proper heed to sanitary rules governing the matter, is pretty well understood.

Citizens generally must know that in Great Britain, Germany, France, Italy, Spain, Belgium, Holland and Switzerland the average annual loss per capita, the average rate paid for insurance and the average loss of life by fire are each about one-tenth of the corresponding averages in America. The city of Berlin, Germany, with a population about one-third larger than Chicago, rarely exceeds in fire loss \$150,000 annually whereas in Chicago it approximates \$5,000,000.

European and American Losses.

What are the reasons of that huge difference in the losses, which in Europe are of 32 cents per capita, while they amount to about \$3.02 in America? "One would say," says Chief Tremblay, "that our climate is more rigorous and that the general construction of our buildings is inferior to that of the European cities, but yet that does not justify this astounding disproportion and in my opinion the only reason is that the majority of our citizens, even of our business men, rely upon the fact that their stocks and properties are insured for nearly their total value and are confident of the bravery and experience of our firemen and the protection of fire fighting apparatus, while the Europeans are accustomed to depend more upon their own precautions to prevent fires than upon the excellency of the firemen."

INSURANCE ON ONTARIO'S LEGISLATIVE BUILDINGS.

The following is the insurance on the Parliament buildings, Toronto, the part of the west wing of which was destroyed by fire last month:—

Anglo-American \$15,000; Aetna \$8,000; Alliance \$24,000; Atlas \$34,000; British-American \$10,000; Caledonian \$23,000; Commercial Union \$22,500; Connecticut \$6,000; Equity \$10,000; Gore \$10,000; German-American \$4,000; Guardian \$24,000; Hartford \$20,000; Home \$8,000; Law Union & \$5,000; Liverpool & London & Globe \$20,000; London & Lancashire \$32,500; London Mutual \$20,000; London Assurance \$24,000; Manitoba \$10,000; Merchants \$10,000; Mercantile \$6,000; Montreal-Canada \$10,000; New York Underwriters \$15,000; North America \$5,000; North British & Mercantile \$20,000; Northern \$36,000; Norwich Union \$5,000; Ottawa \$5,000; Phenix of Brooklyn \$8,000; Phoenix of London \$35,000; Queen City \$15,000; Queen \$18,000; Richmond & Drummond \$10,000; Rochester-German \$8,000; Royal \$50,000; Scottish Union & National \$24,000; Sovereign \$16,000; Sun \$24,000; Union \$20,000; Waterloo \$6,000; Western \$10,000; Yorkshire \$10,000; York Mutual \$15,000. Total, \$720,000.

It is to be noted that of the total above given \$712,000 is on the building and \$8,000 on the contents. A sum has been mentioned in a Toronto daily as the one at which the insurance loss has been adjusted, but it is premature and incorrect. The likelihood is that the amount the companies pay will be in the neighborhood of \$136,000.

PRAIRIE FIRES.

It is practically impossible to find out the real amount of damage the West has sustained during the last month from prairie fires, owing to the conflicting reports in the Western papers. A Calgary paper states that the fires were not exaggerated in the press reports. Four deaths have resulted and ruined settlers are returning across the line. Another Calgary paper contradicts the first flatly, affirming that they have reliable information that damage has not been general. Except in the Vermilion district the loss to settlers has been slight. The rains have checked the flames, but the season is bad for those who have lost hay and grain.

Lethbridge reports heavy losses at Grassy Lake. Over thirty thousand acres have been entirely depleted. Many men have lost their entire wealth; some barely escaped with their lives. Moose Jaw and Stettler both consider the matter serious, the latter place reporting three deaths. Edmonton papers say that except around Vermilion and Calgary losses by settlers are slight.

REDUCTION OF INSURANCE RATES AT LADYSMITH, BRITISH COLUMBIA.

In response to the request of the board of underwriters for a reduction in the insurance rates on Ladysmith property, Mr. S. V. Lawry has made a careful investigation of conditions. The changes he suggests will involve a considerable outlay, but they are calculated to economize in the long run.

His first recommendation is the immediate adoption of a fire limit by-law. That would mean that on the principal business streets and within a certain area only brick, stone, or concrete could be used in the construction of buildings. The roofing of these buildings would have to be fireproof, and generally the whole would have to be of material that would lessen the danger of fire. He looked over the electric lighting by-law and says it is model both with regard to the comprehensiveness of details in the installation and the inspection thereafter. He proposes the installation of a fire-alarm system.

Mr. Lawry also thinks that in addition to a fire chief there should be two men who would sleep at the fire hall, so that at night they would be within hearing distance of the telephone. Under existing arrangements there is no one at the fire hall at night to answer a telephone message. Generally speaking he found the water pressure satisfactory. At the corner of the Esplanade and Gatacre Street he found the highest pressure. The static pressure at this point was 152 pounds, and with one and one-eighth inch stream flowing the pressure was 82 pounds. The lowest pressure was at the corner of French Street and Fifth Avenue, the static pressure there being 70 pounds and with one and one-eighth inch stream 18 pounds, which is too low. In this connection, Mr. Lawry recommends more hydrants.

INSURANCE COMPANIES' NAMES.

One day this month a Canadian gentleman visiting San Francisco saw, upon a sign-board, "Western Canada Insurance." He went into the office to ask the present whereabouts of a Toronto man whom he had known connected with that company. He was told that this was not the well-known Western Assurance Company of Toronto, established sixty years ago, but a new concern, started at Moose Jaw as the "Western Farmers" company, then transferred to Calgary with a charter from Saskatchewan, and given the title "Western Canada"—which, said the San Francisco agent, we find a very taking title indeed. Applications and other correspondence intended for the Toronto Western constantly goes to this new concern. What is worse, the Toronto Western gets credit for taking risks it would never entertain.

Referring to Best's Insurance Reports, it is found that there are fifteen fire insurance companies in the United States having the title of Western. But probably some of these had never heard of the Toronto Western, and chose the title because it indicated the free and glorious character of the great and wild west. Eastern companies and Old Country companies are fair game for promoters who love a profitable title—for which they pay nothing—and Best gives five imitators of the Phoenix, four of the Northern, one of the Queen, adroitly christened "Queen, of Arkansas," and so on.

Instances might be given, too, of the confusion and aggravation arising from similarity and sameness of titles. Some twenty years ago a Millers' and Manufacturers' Mutual was formed in Ontario. This was followed in 1899 by the Manufacturers of Toronto; then a few years later the Canadian Manufacturers' Association formed two companies un-

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