

THE INSURANCE CHRONICLE

FIRE MARSHALS FOR CANADA.

One of the worst species of malefactor is the incendiary, a person who burns a building in order to get money which his neighbors have paid in premiums or assessments to an insurance company. As has been forcibly said, he not only robs others of money they have paid for protection against loss by fire, but by burning his own he jeopardizes the buildings and lives of others. He is worse than a highwayman, for he destroys wealth, while the highwayman only transfers it, so it is not lost to the State.

To trap such evil-doers and to punish them is the business of the State. But among us it is rarely that they are caught. This, we believe, is in part because no specific effort is made by crown attorneys or county constables week by week or month by month to trace them, and in part because there is in Canada, with the exception of Manitoba, no official charged with the duty of bringing incendiaries to justice. Our United States neighbors are better off, and are steadily reducing the destruction of property by incendiaries.

In nine of the States of the Union there are fire marshals and fire marshal departments, and in five the Commissioner of Insurance has the powers of a fire marshal. So important is the subject considered that in eighteen of the States effort is being made to secure fire marshal laws and machinery for executing them similar to what the State of Ohio possesses. This State has benefited by its fire marshal law very greatly in the few years of that statute's life. The number of incendiary fires in Ohio has been brought down from 292 in the year 1901 to an average of 116 in the years 1905 to 1908.

How many arrests were made for these fires we are not told, but there were forty-eight convictions. The motives of those convicted were found to be, in five cases, to defraud insurance companies; in twenty-three, malice or revenge; in ten, the concealment of crime, while two were mischievous boys and eight were pyromaniacs.

Mr. Rogers, the Ohio fire marshal, says: The most important result of the activity of a fire marshal is its deterrent effect. Knowledge that incendiaries are quickly pursued and usually punished greatly diminishes the number of crimes.

The State fire marshal law provides that the "cause, origin and circumstances" of every fire which damages property, occurring in the State, shall be investigated by a municipal or township officer and reported to the State fire marshal, who is given all the powers of a court.

Here are some of his experiences: The man who burns for revenge is always one who thinks he has been deeply wronged, while the burner to defraud has no excuse but greed. One who burns to get insurance money, if he is not apprehended, invariably buys and burns again. The one who burns to "get even" finds that he who "gets even" gets nothing else, and he rarely is tempted again to commit that crime. Mischievous boys, who start fire without realizing the consequences likely to follow, usually are reformed by an admonition from the juvenile court. The pyromaniac has a desire to burn which is irresistible, and, therefore, sinless, but society must be protected by depriving him of liberty.

Texas is the latest State to agitate for a fire marshal law. The secretary of the State Fireman's Association writes: "That we need a State fire marshal

in Texas goes without saying. Our losses for the past year amounted to over \$7,000,000. We have fully 50 per cent. of incendiary fires, some of them so open and above board that they really defy us." Is Canada behind Texas in a desire for remedial legislation? We trow not.

WORKMEN'S COMPENSATION IN CANADA.

New Brunswick Act—Question of Payment to Surviving Dependant.

By I. D. Clawson

(Of the Claim Division of the Maryland Casualty Company).

II.

In British Columbia, the first of the Canadian Provinces to recognize the inadequacy of the common law rules, an Employers' Liability Act was passed in 1891 and a Workmen's Compensation Act in 1902. Both of these Acts were closely patterned after the English Acts of the same title. An Employer's Liability Act was enacted in England in 1880 and Workmen's Compensation legislation was passed in 1897. Mr. Chamberlain when he moved the passage of a Workmen's Compensation Act in 1897, urged its adoption upon two principles, first, that the workmen injured in the course of his duty was entitled to a reasonable compensation. Secondly, that such compensation was a charge upon industry, the same as the repair to a piece of machinery.

Prior to the passage of the English Workmen's Compensation Act, Germany, Austria and Switzerland had enacted legislation of this kind, and since then most of the christian nations of Europe including Belgium, Denmark, Spain, Greece, Italy, Holland and Russia have enacted legislation providing for compensation to workmen for injuries received in the course of their employ as the result of fortuitous accidents. The United States is behind the European countries in this respect and Ex-President Roosevelt in one of his messages to Congress pointed this out and recommended Congress and the Legislature of the different States to enact proper legislation on this subject. In Canada, the Provinces of British Columbia, Ontario, New Brunswick and Alberta have all passed Workmen's Compensation Acts, and in the Provinces of Manitoba and Quebec, Acts have been drafted and submitted to the Legislature.

Features Which Appeal to Employer.

In addition to the reasons urged by Mr. Chamberlain among the usual provisions of the Workmen's Compensation Acts, there are features that should commend themselves to the employer. These Acts usually provide for a maximum liability upon the part of the employer, of \$2,000.00 or not in excess of three years wages; that the cost of the proceeding shall not exceed a certain amount, and for the speedy trial of cases, thus to a large extent doing away with the vexatious delay and excessive costs of a Common Law trial and limiting the liability to the maximum amount under the Act. In assessing damage in a death claim at Common Law the jury must take into con-

INSTITUTE OF ACTUARIES

STAPLE INN HALL, LONDON.

COLONIAL EXAMINATIONS.

NOTICE IS HEREBY GIVEN:—

1. That the Annual Examinations of the Institute of Actuaries will be held in the Colonial centres, Melbourne, Sydney, Adelaide, Brisbane, Wellington, Montreal, Toronto, Ottawa, Winnipeg, and Cape Town, from Monday, 18th April to Saturday, 23rd April, 1910, inclusive.
2. That the respective Local Examiners will fix the hours of the Examinations, and inform the Candidates thereof, and of the address at which they will be held.
3. That the Candidates must give notice in writing to the Honorary Secretaries in London (England), and pay the prescribed fee of one guinea, not later than 31st January, 1910.
4. That Candidates who have passed Part I of a previous Syllabus will be permitted to take the Third Paper of Part I of the Syllabus dated 16th June, 1908, as a separate Examination, and will not be required to pay an Examination Fee.
5. That Candidates must pay their current annual subscriptions prior to 31st December, 1909.

(By order) J. E. FAULKES, Hon.
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