GETTING AFTER THE INCENDIARIES.

The fire loss situation in Canada long ago reached the stage where some steps must be taken towards discovering the cause and evolving some means for a large reduction of this annual toll. Fire commissioners agree that a large proportion of fires are of deliberately incendiary origin, that a still larger percentage are unconsciously incendiary, and that a not inconsiderable number are the result of carelessness or neglect. The number of fires resulting from causes beyond human control constitutes, in fact, only a small proportion of the year's total. How this situation should be handled is a difficult question. The law prescribes punishment for arson, but, under present conditions and with the machinery available, it is exceedingly difficult to secure convicting evidence.

The police departmnts of our cities are not interested in fires unless it be shown that there are suspicious circumstances surrounding the occurrence. Even should this be demonstrated, there are no trained men connected with the police forces qualified to thoroughly investigate the circumstances. Possibly the best step that could be taken in this direction would be the appointment of provincial fire marshals. The Ontario legislature at its session in 1914 passed an Act to appoint a fire marshal, who would have power to investigate fires which were deemed of suspicious nature and to prosecute where necessary. But further action has not yet been taken under this legislation, and the appointment of a fire marshal is still in abeyance. It is to be hoped that when an appointment is made, a man who knows his business will be chosen, not a mere politician.

THE LATE MR. J. H. BROCK.

The life of the late Mr. J. H. Brock, managing director of the Great-West Life of Winnipeg, whose death in California we announced in our last issue, had been an exceedingly active one. Born at Guelph, Ontario in 1850, and educated in Montreal, after a successful college course, he accepted a clerkship in the book and stationery store of Mr. Shewman, of Guelph, Ont.. which was followed by the serving of an apprenticeship in the drygoods firm of Barclay & McLeod, of Georgetown. Next came an offer as salesman to the retail drygoods establishment of S. Duncan & Company, of St. Louis. After leaving the St. Louis firm in 1869 he accepted an engagement with R. G. Dun & Co., as their business representative at Troy, N.Y. With this company he remained till early in 1872, afterwards returning to the drygoods business in Toronto with the wholesale drygoods firm of Ogilvy & Co., of which his brother, Mr. W. R. Brock, was the managing partner. In 1877 the firm of W. R. Brock & Brother was organized and is now continued as the W. R. Brock Company. Mr. J. H. Brock disposed of his interest in the business in 1879 and went into partnership with Mr. G. F. Carruthers in the insurance and financial business and in 1897 organized the Great-West Life Assurance Company and had continued as managing-director of the company since its organization. Mr. Brock was a director of the Northern Trusts Company and the Northern Mortgage Company. Sound and level-headed in business affairs, the late Mr. Brock was also possessed of great energy, and it was to this combination of qualities that his uninterrupted business success was largely due.

WILL HISTORY REPEAT ITSELF?

Some twenty years ago there was a famous proposal of municipal self-insurance in Toronto put forward by an active number of the City Council. As usual, it was based on the assumption that Toronto would never again be visited by a conflagration. The discussion on the subject was at its height when, in January, 1895, Toronto was visited by two fires. They occurred within four days of each other and between them caused a loss of some million and a half dollars. Nothing more was heard of municipal self-insurance in Toronto.

If history follows its habit of repeating itself in this particular matter, the gentlemen behind the self-insurance scheme of the Union of Nova Scotia Municipalities had better look out for squalls.

THE BANK OF TORONTO.

The following changes have been made in the staff of the Bank of Toronto:

Mr. John R. Lamb, who has been manager at Winnipeg since the opening of the Branch in 1905, and Western Superintendent since 1911, has been appointed Superintendent of Branches at Head Office.

Mr. James A. Woods has been appointed to succeed Mr. Lamb as manager at Winnipeg.

Mr. A. R. Malton has been appointed assistant manager at Winnipeg.