

The Canadian Manufacturer.

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FREDERIC NICHOLLS, *Editor.*

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This Journal has won for itself an acknowledged position amongst Trade Journals and is recognized as the representative industrial paper of Canada. All the various industries of the country are represented in its columns, and it has been for years the fearless and consistent advocate of those reforms which were indispensable to the success of the Manufacturers. It now reaches nearly every mill and factory in the Dominion, and its influence is constantly increasing.

As a medium for advertisements of machinery, steam appliances, mill and factory supplies, etc., it is unequalled, and our rates will be furnished on application.

Communications from Manufacturers, Exporters, and others, are respectfully invited.

Any association of manufacturers who may desire to hold meetings for organization or other purposes, are invited to avail themselves of the meeting room adjoining the office of the CANADIAN MANUFACTURER.

MR. FREDERIC NICHOLLS is Secretary of
The Canadian Manufacturers' Association,
The Woolen Manufacturers' Association, and
The Tanners' Association.

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FIRE UNDERWRITING AND GASOLINE STOVES.

THE Canadian Fire Underwriters' Association held their fifth annual meeting in Toronto, beginning March 20th last, the gathering including, it was claimed, representatives of every company doing business in Canada but one, the chief agent of which was unavoidably absent. The officers of last year were re-elected to serve another term, of whom Mr. William Tatley, of Montreal, of the Royal Insurance Company, and Mr. S. C. Duncan-Clark, of Toronto, of the Lancashire Insurance Company, are vice-presidents of the Association. The meeting is said to have been a most harmonious one, although one matter was presented which caused a great deal of discussion—the treatment of risks where gasoline, or vapor stoves are in use. Reports of the meeting state that a request was made by a certain manufacturer for permission from the Association to use one such stove, the permission being vigorously contested, the conclusion reached by the meeting being that a double rate should be charged on buildings in which vapor stoves are used. Mr. J. J. Kenny, managing director of the Western Assurance Company, president of the Association, in his address congratulated the Association that “The assuring public are beginning to appreciate the system by which special hazards are rated on their merits, the assured getting his rates reduced whenever he makes any improvement in his risk with the view to lessen the fire hazard.”

As this Association embraces all, or nearly all, of the fire insurance companies doing business in Canada, in view of its action we submit that its methods of doing business should

be subjected to a close and exhaustive examination by Mr. Wallace's Parliamentary Committee on “combines,” with a view to showing that it is a combination having as an object the prevention of the use of gasoline or vapor stoves in Canada, failing in which they unreasonably and unjustly exact and demand double premiums on all who may use such stoves.

This journal has heretofore shown, and now reiterates the fact, that the use of vapor stoves does not create any extra hazardous risk; that they are no more dangerous than the ordinary coal and wood burning cook and heating stoves, and that all attempts to suppress and prevent their use is an infringement on the rights of the manufacturers who make them, the dealers who sell them, and the families and persons who use them; and in behalf of the trade generally we object to and protest against the action of the Canadian Fire Underwriter's Association in charging a double insurance rate on buildings in which vapor stoves are used.

The ridiculousness and inconsistency of this action is emphasized by the fact that many of the companies embraced in the Canadian Association also do business in the United States, and that they do not thus discriminate in taking risks in that country. But a few weeks ago—in December last, we think—the managers of the Southern department of the Royal Insurance Company, and the London and Lancashire Fire Insurance Company, of Liverpool, issued a circular to their local agents in the State of Texas in which they say:—“You are aware that whatever is used in civilized countries to produce heat and light is restricted by the Fire Underwriters, and you are aware that such restrictions are relaxed just as science and experience develop comparative safety in manipulating and using whatever thus attracts the attention or seeks the sanction of the fire companies. It has been so with coal, gas, petroleum, electricity, gasoline, and with whatever has come into use for light or heat. These are all dangerous except care be taken, but need not be if prudence be exercised. Gasoline stoves have so far been made so safe as to induce fire companies universally to approve their use in dwellings. There can be no reason for prohibiting in Texas what is allowed elsewhere, and you are hereby authorized to permit the use of gasoline stoves by your clients.”

By a remarkable concatenation of events, these two insurance companies who have, by their general agents in the United States, so distinctly declared that gasoline stoves are considered so safe, by themselves and fire insurance companies generally, as to “universally” approve of their use, declare by their Canadian agents that the use of gasoline stoves in Canada is to be discouraged by the charging of double rates; and that these Canadian agents, both of them, are the vice-presidents of the Canadian Fire Underwriters' Association. Surely it cannot be contended that the agents of these companies in the United States are acting injudiciously in thus declaring in favor of gasoline stoves, for there are millions of them in constant daily use there, and all insurance companies assume such risks. If, then, it is right and proper to assume such risks there, why is it not equally right and proper to assume similar risks in Canada? It would seem, then, that the Canadian agents of the Royal Insurance Company and the London and Lancashire Fire Insurance Company show much overzealousness and in endeavoring to suppress the use of gasoline stoves, and