

CAUSING FIRES TO BE CRIMINAL

Over \$33,000,000 Loss From 17,000 Fires in 1918—Drastic Legislation Should be Applied

AT a luncheon given by the Fire Insurance Brokers' Association at the Windsor Hotel, Montreal, last week, representatives of all the leading fire insurance companies doing business in Montreal, were present. Methods of fire insurance and fire prevention, was the subject of addresses presented. Mr. Franklin H. Wentworth, secretary of the Boston Fire Prevention Association, gave a great deal of information as to the annual fire losses on this continent. He was followed by Mr. Grove Smith, Ottawa, representing the Dominion Conservation Commission, who gave an address on the amount of fire losses in Canada, and the necessity of using fire brigades not only to put out fires, but to prevent them, by a system of fire inspection, such as had been adopted in Montreal by the ex-Fire Chief Tremblay, with the result of a marked diminution in serious fires. The meeting was presided over by Mr. Peter W. A. Burket, president of the Fire Insurance Brokers' Association.

Public Has to Pay

Mr. Wentworth said that Boston must be given credit for starting the fight against the disgraceful fire waste, which last year cost \$317,000,000 in the United States and Canada, a higher figure than any year since 1906, when the San Francisco conflagration occurred. He argued that the main loss was from conflagrations, sometimes, as in Minnesota, due to forest fires, but generally due to neglect in cities. These were treated with the usual American carelessness of great resources, but Mr. Wentworth urged that people should remember that although losses might be insured they ultimately came out of the pockets of the public, and especially the insuring public.

Life insurance was on an actuarial basis, and was reasonably secure, but fire insurance was a gamble, always facing the conflagration risk. He pointed out that while many buildings were well erected, the windows and window frames were left in so dangerous a state that a bad fire was invited to spread before the firemen could get to work. He strongly advised the use of metal frames, wired glass windows, and iron shutters, which would greatly reduce the liability of fire-spread. He argued that the municipalities should take this up and insist upon such installations, as they would much more than pay for their initial cost.

Another thing Mr. Wentworth emphasized was the danger to congested districts from the encircling ring of residences, with wooden shingles, which aided in spreading fires, and which he characterized as a city's "funeral pyre." He considered that some action should be taken to see that these shingles were either replaced or so treated that they would not be a menace in case of fire.

European System

As one method of preventing the annual fire loss he advocated the adoption of the European system, where a citizen who had a fire was regarded as a danger, had to account for the manner in which the fire started, and if it could be shown that it was due to carelessness he would have to pay damages for any injury to adjoining buildings, and also the cost of the fire brigade, with the possibility of further penalty for his carelessness.

Another feature he advocated was fire inspection, with the idea of fire prevention as well as extinction. This had been adopted in Montreal under Fire Chief Tremblay, with marked effect, and was being adopted in many American cities.

As to the increase in fire losses, Mr. Wentworth said it was probably due to the growth of urban centres, and especially the increasing use of gasoline and the manufacture of explosives and other war supplies, so that there was no reason to take a pessimistic view of the situation.

Mr. Grove Smith said that the total losses in Canada from fires last year were \$33,850,000, with 17,000 fires.

This was a tremendous and preventable drain, especially in view of the war debts and taxes that must be met within the coming years.

A notable feature was that 65 per cent. of the total fire loss in Canada had been caused by less than five per cent. of the fires, while records since 1912 showed that 14 per cent. of the fires had been "exposure" fires, communicated from other buildings.

Preaching and publicity had been tried, but it did no good, because people were not interested. Legislation had been tried, but the results were trifling, because the people did not care about the laws, and they were not enforced. The provinces, for political reasons, "passed the buck" to the municipalities, and they had not the requisite legal machinery, so the laws dropped. Therefore, he argued that more drastic legislation was needed regarding fires, with a sterner application.

To this end legislation was now pending at the coming session of parliament with an amendment of the Criminal Code providing that any person who, by carelessness or other neglect, caused a fire, should be guilty of an indictable offence, and subject to a fine up to \$1,000, and imprisonment up to two years.

Another important matter was that of insurance agents. Statistics showed that there were 690 insurance agents in Montreal, including 150 professional insurance men who knew their work, and the rest street car conductors, notaries, and all sorts of people who knew nothing about fire insurance, but were willing to take a risk with as little work as possible. This, he argued, should be altered, with provision that every licensed fire insurance agent should know his business and be in position to see that it was properly carried out.

LONDON CITIZENS WANT LARGER EXPENDITURE

The announced purpose of the London City Council to apply to the legislature at the approaching session for the right to issue \$200,000 debentures for the erection of a four-story municipal office building at the corner of Dundas and Wellington Streets, was strongly protested this week. The people have voted three times, twice during the war, in favor of a more pretentious scheme, that would perhaps run to a million dollars.

The \$200,000 hall, it is claimed, will not be in keeping with London's ambitions or dignity. The councillors, however, are anxious to go ahead with a building order to provide more work for Londoners who may need employment on public works during the coming summer.

DOMINION SAVINGS AND INVESTMENT SOCIETY

In its annual report for 1918, the Dominion Savings and Investment Society, London, Ont., shows earnings for the year of \$116,805, or approximately the same as last year. Interest paid on savings bank deposits has increased from \$27,876 to \$29,215. Dividends to shareholders were the same (5 per cent.), and the other expenses were practically the same as last year; \$10,000 was carried to the reserve fund.

The savings banks deposits have fallen off slightly, as have also the debentures outstanding, the total reduction in liabilities of this kind being about \$20,000. The reserve fund is now \$27,000. Assets total \$2,346,415, practically all of which is represented by mortgages and other securities at their cash value. Considering the difficult conditions in which loan companies were working during 1918, the company has reason to be satisfied with the results, inasmuch as it has been able to maintain its usual payments and to strengthen its financial position as shown by the balance sheet.

The directorate of this company is composed almost entirely of local men, namely, T. H. Purdom, K.C., president, London; John Ferguson, vice-president, London; W. J. McMurtry, Toronto; John Milne, London; Samuel Wright, London; John Purdom, London; Nathaniel Mills, managing director, London.