

TRAFFIC RETURNS.**Canadian Pacific Railway**

Year to date	1917	1918	1919	Increase
July 31.....	\$82,500,000	\$82,133,000	\$89,685,000	\$6,952,000
Week ending	1917	1918	1919	Increase
Aug. 7.....	2,559,000	2,882,000	3,442,000	560,000
" 14.....	2,746,000	2,759,000	3,228,000	539,000
" 21.....	2,700,000	2,942,000	3,374,000	432,000
" 31.....	4,018,000	4,130,000	4,759,000	629,000
Sept. 7.....	2,666,000	4,053,000	3,599,000	546,000

Grand Trunk Railway.

Year to date	1917	1918	1919	Increase
July 31.....	\$36,503,344	\$28,306,117	\$34,602,988	\$6,296,871
Week ending	1917	1918	1919	Increase
Aug. 7.....	984,921	1,236,343	1,392,477	156,134
" 14.....	993,965	1,285,464	1,461,258	176,194
" 21.....	1,043,943	1,341,827	1,542,996	191,169
" 31.....	2,008,128	2,238,804	2,333,190	94,386
Sept. 7.....	922,615	1,346,536	1,422,955	76,419

Canadian National Railways.

Year to date	1917	1918	1919	Increase
July 31.....	\$42,178,530	\$47,666,987	\$5,488,457	
Week ending	1917	1918	1919	Increase
Aug. 7.....	1,546,287	1,811,263	264,967	
" 14.....	1,583,071	1,891,104	308,033	
" 21.....	1,648,924	1,797,669	148,745	
" 31.....	2,477,660	2,774,846	297,186	
Sept. 7.....	1,504,832	1,737,454	232,622	

OPPOSES IMMEDIATE PAYMENT OF LOSSES.

Discussing adjustment and payment of fire losses, Commissioner G. Waldon Smith of Maine, at a meeting of Insurance Commissioners held at Hartford this week, expressed to his fellow supervising officials his belief that payment of losses 'cash, without discount' is not in line with sound public policy.

After quoting from legal authorities as to the nature of the insurance policy as an indemnity contract and that it is against public policy that the assured should profit, out of his insurance, the speaker continued, in part, as follows:

"There is a direct connection between the loose adjustment and over payment of losses and incendiarism, and it seems questionable at times, if the practice of leaving small claims to the adjustment by the local agent does not breed conditions that are without doubt detrimental to the public welfare, although the substitution of any other method would lead undoubtedly to increased expense.

"Years ago it was the universal custom of the fire insurance companies to withhold payment of all losses of any magnitude until the expiration of sixty days from the filing of proofs of loss unless the claims were discounted at 6 per cent. per annum. Now it is the exception and not the rule for companies refusing payment of losses—no matter how large—cash without discount, upon receipt of proofs and the approval of claim by the adjuster.

"The State of Maine has the unique distinction of having by statute law prohibited the immediate payment of losses in excess of \$100 until the ex-

piration of forty-five days after proof of loss is received, unless by consent or waiver of the Insurance Commissioner. Said consent is withheld unless good reason is presented for immediate payment, the law recommending payment only where the enforcement works a material hardship to the property owner. Arguments can undoubtedly be advanced both for and in opposition to the Maine law, but it is line with sound public policy. I lean strongly to the view that if such a law were passed by the other States it would have a tendency to reduce the loss ratio to some extent at least. And in my final summing the responsibility for the payment of the claim lies with the company and it therefore becomes necessary for a complete examination of the papers by them before payment is made. For this reason it is obvious that some time should elapse between the receipt of the papers and the payment of the loss.

ONTARIO FIRE PREVENTION LEAGUE

Among the recommendations adopted at the first annual meeting of the Ontario Fire Prevention League, held in Toronto on the 4th instant, were the following:—

The adoption by municipalities of a building standard in order to reduce fire risks and the restriction of the use of inflammable roofing; the adoption by the province of a minimum building code for hospitals, schools, asylums, etc., outside city limits, or in small communities in which the establishment and enforcement of building regulations is impracticable; the adoption by municipalities of the by-law suggested by the fire marshal's office for the systematic inspection of buildings; the wider use of automatic sprinklers; standardization of fire equipment with a view to co-operation between towns in the event of serious fires; the universal adoption of the safety match, the adoption of legislation prohibiting smoking in industrial and mercantile buildings except in rooms specially provided and approved by the fire department; the adoption of proper ordinances governing the transportation and storage of explosives and inflammable liquids, the education of children in fire prevention and the use of fire appliances; the adoption of a statutory obligation upon municipalities to provide a certain percentage of revenue for equipping fire brigades; the laying of water mains in cities and towns of not less than 6 inches in diameter when used for fire protection purposes, and the elimination of "dead ends" as far as possible; the universal use of lightning rods on farm buildings; the prohibition of fire works except under the permit of the fire department; the extension of Hydro wiring inspection; the clearing of specified areas in the north to serve as fire breaks.