LIGHT ON MUNITION FACTORY FIRES.

Underwriters will be interested in the following pungent statement by Fire Marshal Heaton of Ontario:—

"Investigation into the cause of recent fires that have destroyed several of the large ammunition factories in the province have resulted in the adoption of important preventive measures. Lack of proper supervision over the unskilled alien workmen who were employed in some of the most important, and certainly the most hazardous (as regards fire) operations of shell-making, together with gross carelessness, appears, from the evidence adduced, to have been the cause of this enormous fire waste.

"Foreigners, some of whom could not speak English, were employed in washing shells in gasoline. As a result of competition in the labor market, smoking has been permitted in ammunition factories at night. In the case of the Cluff Ammunition Company's fire in Toronto, the evidence showed that a foreigner who was washing shells in gasoline dropped a match on the bench where the shells were drained, and the fire spread throughout the plant very quickly.

"The buildings that were completely gutted had a frontage of about 200 feet by a depth of 170 feet. The fire was fanned by a strong north wind, and, although the fire department had sixteen lines of hose playing on the conflagration, they were unable to more than prevent the fire spreading to the surrounding property.

"The Imperial Munitions Board recently prohibited the use of gasoline, etc., for washing shells. If the management of the various ammunition factories exercised more care and forethought with regard to fire prevention, as well as a more strict supervision, especially over foreigners, a great many fires would be prevented.

"The investigation in connection with the fire at the plant of the Copp Stove Company, Limited, Fort William, ammunition manufacturers, disclosed conditions of a somewhat similar character to those already outlined."

ANOTHER LIEN BY THE I. O. F.

Members of the I. O. F. are to have another lien on their policies. The Supreme Court, convening in Toronto last week, passed a committee's recommendation to meet conditions arising out of the war by an assessment of $50 on every $1,000 insurance issued by the Order prior to January 1st, 1917, this assessment to be either a lien against the policy or to be paid by the member. It seems that up to the present, over 4,000 members of the Order are on active military service, that in the United States fully 15,000 may be drafted, and that under the Canadian Military Service Act, 1,000 additional are likely to be called up. The Order is protected by war clauses in certificates issued during the war, but there is a desire that the Order should extend its protection to members serving their country.

No one is likely to quarrel with the motive of the Supreme Court's action. But it is scarcely likely to conduce to the popularity of the Order. Among the rank and file of members, there must be a great number who simply cannot afford to make a gift of $50 or $100, however willing they may be. To compel these folk to such an act of benevolence is scarcely an example of liberty nor is it likely to result in concord, particularly as in the case of American members drafted, they will share in the benefits of the American Government's scheme of insurance.

The practise of imposing liens on members' certificates appears to be developing into a habit with the I. O. F. Some of the older members who had up to $260 per $1,000, (plus 4 per cent. compound interest in lieu of interest payments) knocked off their certificates at the time the Order's finances were re-organised and now lose another $50, must be beginning to wonder what proportion of the original face value will be left when the certificates mature in a few years' time.

PERSONALS.

Mr. William Mackay, Manager of the Royal Insurance Company, has been on a business trip in Western Ontario this week.

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Mr. K. E. McGregor, recently associated with the Sun Life, has been appointed manager for the province of Quebec, of the Continental Life.

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Messrs. T. B. Macaulay, H. C. Cox, J. B. McKechnie and D. E. Kilgour, representing the Life Officers' Association, yesterday met Sir Thomas White to discuss arrangements for the coming War Loan.

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Mr. Maurice Ferrand, Canadian Manager, Union of Paris, was in Montreal a few days ago, visiting the Company's office here. Mr. Ferrand is connected with the French purchasing commission located at New York.

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Mr. Elliott G. Stevenson has resigned as Supreme Chief Ranger of the I. O. F. in consequence of ill-health. His successor is Mr. W. H. Hunter, of Toronto, who has been associated closely with the Order for 21 years, and has been a Supreme Court officer for a considerable portion of that period.

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Mr. W. A. Wilson, Superintendent of Agencies, Union of Paris, has returned from a business trip to the Northwest and British Columbia. Mr. Wilson was much gratified by the improvement in business conditions apparent throughout the North West and also to some extent in British Columbia, mainly due to the ship-building industry in Vancouver and Victoria. During Mr. Ferrand's absence on military duty, Mr. Wilson is in charge of the Company's business in Canada.

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Mr. J. C. McKown, Assistant Secretary, St. Paul Fire & Marine Insurance Co., St. Paul, Minn., accompanied by the Canadian Superintendent of Agencies, Mr. George Sherritt, paid a short visit to Montreal last week and also Quebec. He is visiting important centres in Ontario and the West before returning to St. Paul. Mr. McKown considers that the business of the St. Paul is progressing throughout Canada. The St. Paul Fire & Marine Insurance Company has been operating in Canada for some years. Its liberal treatment of policyholders and its strong financial position has made it a desirable Company to represent.

One hundred and seventy insurance companies operated in the province of Saskatchewan during 1916. Of these 82 were fire companies.