

### MUNICIPAL INSURANCE AND FIRE BRIGADE CHARGES.

The question of municipal insurance has been attracting considerable attention in Great Britain, and, among many excellent articles on the subject, the following caustic comments, from the *Post Magazine*, on the plans and proposals of some of the municipalities are interesting, as representing into what strange vagaries public officials can fall when dealing with the matter of insurance and changes in organization of the fire fighting service:—

The circular just issued, under the signature of the Exeter Town Clerk, to the various insurance offices, has once more drawn attention to the peculiar ideas held by Exeter authorities regarding fire protection. Space will not permit of more than short allusions to one or two of the paragraphs in this circular. First of all, Mr. Shorto says: "Prior to the year 1888 there was no City Fire Brigade in Exeter, but several insurance offices maintained brigades, with engines and appliances of their own, but in that year the council took steps to place the means for the extinction of fires in a high state of efficiency." It will be observed that the only thanks the insurance companies get for having so long protected the City of Exeter from the ravages of fire is the insinuation that their appliances were not kept in an efficient condition. The circular goes on to declare that "the principle that insurance offices should contribute towards the cost of Fire brigades has been admitted in the case of the Metropolis, and the fire offices have voluntarily, it is understood, made similar arrangements in the case of Liverpool and Manchester, while in other towns some offices pay for the services of the town brigade at fires, while in other towns, where at least an equally efficient brigade has been established, the same offices refused to make any contribution." Upon this we would remark that no such principle of compulsory contribution has ever been admitted in the case of the Metropolis, nor in any other instance. The unfortunate bargain made with the late Metropolitan Board of Works was the generous and spontaneous offer of the fire offices to collect from the public, through the medium of a loading on their rates, a certain proportion of the money needed to maintain an efficient fire brigade for London. On the basis of £35 per million sum insured, this means a loading of nearly one penny per cent. on the fire premiums chargeable in the Metropolis, and it will be rather more than one penny per cent. if cost of collection be further added. There is a wild proposal now before the London County Council to increase the contributions of the fire offices by making the scale £60 per million instead of £35. Should the Council ever be foolish enough to draft a Bill to carry out any such purpose, one of two things will indubitably happen—the fire offices will either still further increase their London rates, or they will muster sufficient Parliamentary strength to fling off altogether the incubus of this unnatural form of tax collecting. If the opponents of the fire offices are wise in their generation they will "let sleeping dogs lie." In the case of Manchester, there is a clause in the local Act (smuggled through the House in a way which would not be possible nowadays) which practically compels contributions from the offices, whilst the Salford local Act was of so arbitrary a nature that the companies, after repeated passages of arms with the Salford authorities in the local and also in the superior courts, succeed-

ed in effecting a compromise through the instrumentality of the Sun Fire Office. The effect of the companies magnanimously agreeing to contribute £1,000 per annum towards the maintenance of the Liverpool brigade has simply been the clamouring for more on the part of the authorities of that city. It is, unfortunately, a fact that the very same combination of offices which refuses to pay brigade charges in one town will cheerfully pay them in another. Such inconsistencies are readily taken advantage of by the opponents of the offices, and it is time, therefore, that the companies agreed upon a definite policy respecting brigade charges to be observed on all occasions alike.

Mr. Shorto is scarcely warranted in asserting that "There is no express enactment rendering it incumbent upon local authorities to provide means for the extinction of fires, and there is no machinery to compel them to do so!" In our issue of 2nd October, 1897, we drew attention to that portion of section 66 of the Public Health Act, which runs as follows: "Every urban authority shall cause fire plugs and all necessary machinery and assistance for securing an efficient supply of water in case of fire to be provided and maintained, etc." It used to be contended, in defiance of all grammar and common sense, that the word "shall" in an Act of Parliament meant "may," but some of our leading judges have recently expressed themselves in favour of giving to "shall" its legitimate imperative meaning. That point being won, it is surely worth while having a case stated for the purpose of having the full and true meaning of this section thrashed out and established. We think that, had it been merely intended, by the framers of the section, that "all necessary machinery" only (i. e., mains, pumps, hydrants, etc.), should be provided for securing plenty of water in case of fire, the significant word "assistance" would not have been inserted. That word it might be contended points to a brigade, either organized and paid for as a permanent establishment, or called out at so much per head as the occasion required. To speak at this time of day of the possibility of Fire Insurance Companies being "compelled by law" to maintain fire brigades generally and everywhere is therefore sheer nonsense.

In general connection with this subject, we may here allude to a letter which has appeared in our contemporary, "The Fireman," respecting our remarks upon the proposal to boycott the Fire Offices which refused to pay brigade charges. The writer of the letter evidently thinks he has made a good point in quoting the following extract from an American paper:

"The insurance patrol of New York city, which is supported entirely by the insurance companies, when a slight fire occurred in the Western Union Telegraph Company's building some months ago, the patrol spread their covers in the rooms of the insured ten-rooms in the building, preventing considerable damage by water. As the company carries no insurance on its property it was thought only just that it should pay a reasonable sum for the patrol's services and loss of time, and a bill was rendered. Payment was refused, and the matter was dropped. At the fire last week, however, after the insurance patrolmen had spread in their covers in the rooms of the insured tenants of the building, they quietly declined to enter any of the Western Union offices, and the consequence was a heavy loss to the company by water."

The gentleman who has unearthed this horrible instance of insurance depravity thereupon asks: "If this is the insurance companies' method, why should they complain if volunteer firemen, who cannot get their expenses repaid to them, allow property in-