

THE CITIZEN AND FIRE PROTECTION.

Individual Co-operation Necessary to Diminish Fire Hazard—Fire Commissioner Lindback's Recommendations.

The following statement has been issued by Fire Commissioner A. Lindback of Manitoba:

"Not in many years has the snow been so early and entirely obliterated as is the case this first week of April, nor has Nature as early invited to a general clean-up for fire protection. During the last couple of months, largely due to the scarcity of snow or rain, the careless throwing about of inflammable rubbish, open hay barns and unoccupied houses have caused the fire department many unnecessary calls, and different sections of the city have been exposed to unnecessary losses.

"The city authorities have begun to clean up all alleys and yards, but the individual co-operation of all citizens is necessary to diminish the fire hazard and promote prevention of fires this year more than any other, owing to the conditions as stated above.

"While a great deal of criticism, just or otherwise, is directed against the different authorities concerned, it should not be lost sight of that each individual citizen carries a personal responsibility as to living up to the ordinances concerning this matter, and that ignorance of the law is no excuse for breaking it.

"In a community developing at the rate we are, it is unreasonable to expect the authorities to fully cope with conditions as they develop unless the individual citizen will lend a helping hand.

"It is against the law, for instance, to leave old buildings standing open and unprotected. While such may not belong to you, your interest is there, in so far as it may cause a fire that may reach your property, and it therefore becomes your duty to report such conditions when they come under your notice, either to the fire commissioner, building inspector, or chief of the fire department. This can easily be done without divulging your identity. Again, you may yourself know, and live up to the requirements of the law regarding the orderly and careful arrangement of your own premises, while your neighbor, in a great measure, by his slovenliness and carelessness exposes you to losses, in which case, it becomes your duty to report to me, and the matter will be looked after and remedied.

"In the business section and business houses, old packing boxes, excelsior and rubbish of that kind should be carefully cleared away as often as possible and practical, and every house, large and small, should be cleaned up from cellar to garret.

"As building operations have begun in earnest, let me also remind builders and contractors of the advisability and necessity of keeping premises as free as possible from highly inflammable shavings and refuse, and avoid making the structures proper into carpenter shops."

LOANS TO BANK DIRECTORS AND OFFICERS.

To the Editor of THE CHRONICLE:

Sir:—Through past disclosures on the part of failed banks, surely it would be common prudence, if not imperative, that some immediate steps be taken by a responsible authoritative body, if not by the Government, to have that oversight over such a glaring evil as a possible tampering, even to the smallest extent, with the capital of an institution, through loans say, to those acting much in the light

of, if not actually as, trustees for the shareholders, always discernible by those of experience and to whom sufficient information if desired, as it necessarily should be, would be forthcoming to place beyond conjecture.

It will readily be seen that anything which tends to weaken directly or indirectly the capital of an institution, minimizes the security to depositors, and in this respect, we are much behind our American friends, who are most insistent on this very question, so much so that it is not uncommon among the larger institutions to make a point of going so far even as to state that no loans exist to directors or officers, which goes to show the feeling which exists as to the need of keeping altogether intact the capital, the one security to depositors.

While any legitimate loans for business purposes cannot well come in for criticism, where, however, there are the slightest grounds for suspicion as to loans in contravention to the Bank Act, and these suspicions can be reasonably confirmed, steps should be taken by some authoritative body to remove the offending parties, in the event of suspicions being confirmed.

C. A. KENNEDY.

Montreal, April 17th, 1912.

Reviews.

WHITE ASHES, a novel by Sidney R. Kennedy and Alden C. Noble. The Macmillan Company, New York. \$1.25 net.

This is an apologia for, and a panegyric of, the fire insurance business. Likewise, quite an entertaining story when you have skipped the technicalities and the hero's heroics about the vitality and the altruism and the ideals of fire insurance underwriting. There is a really villainous villain (tall and dark), in the person of an ambitious but unscrupulous fire underwriter. He deserts his old company to become president of a rival concern; collars all his old company's best business and finally gets hoist with his own petard, and with the aid of the hero, in a conflagration that sweeps Boston. The aforesaid hero (33, grey eyes, unobtrusive scarf pin) is an underwriting genius, who sees a magic carpet in every insurance plan in his office and shouts his professional enthusiasm from the housetops. At the end of the book he is going to marry quite a nice girl, who isn't a bit stuck-up, though she does come from Boston, and who is kind enough to say, at the end of a six-page history and description of fire insurance (by the hero) that she was really interested. Any less nice girl would have been frankly bored. Also, there is a street railway magnate who refuses to insure his car barns until he is induced to change his mind (just in time before the conflagration) by an impecunious and ingenious nephew, who not only gets the commission on the business, but marries the magnate's daughter. There's an example for young general agents to follow.

There are lots of other people who come into the series of plot and counter plot, deft little sketches many of them, obviously drawn from life. With judicious skipping, as already suggested, this will be found quite an entertaining novel. Of the authors, Mr. Kennedy is with the Continental Fire, and Mr. Noble with the Fidelity-Phenix Fire. We rather fancy the companies mentioned should be congratulated. Such enthusiasts on the staff must be treasures.