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When a Fire Prevents Failure

A ANALYSIS of the fire waste of Canada and the relation thereto of incendiarism, with a word as to the causes of the criminal fire and some plain hints as to its cure

By J. GROVE SMITH, B.A., B.Sc.

WHAT proportion of Canada's fire loss may be attributed to incendiarism? Recently United States newspapers and periodicals were featuring "revelations" with regard to the activity of professional incendiaries in all the larger cities across the border. Fire Commissioner Johnson, of New York, and Arthur E. Macfarlane, of Collier's Weekly, who obtained considerable notoriety by their startling disclosures and scathing denunciations of the conditions prevailing, stated that over fifty per cent. of the fire loss upon this continent was the direct result of arson. While much of the evidence brought by these gentlemen to the public notice was undoubtedly true, the attitude they assumed toward insurance companies and the exaggerated conclusions with which the information was prefaced, somewhat discredited the testimony they gave. As a result, it is doubtful if the public gave more than a passing thought to a subject which is of paramount importance to any proper consideration of the excessive fire loss from which the continent suffers.

While no such revelations have come to light in Canada, considered as a whole, it is of interest to notice that for several years Fire Commissioner Latulippe and Fire Chief Tremblay, of Montreal, have periodically published statements in which they emphatically declare that a large proportion, if not the majority, of fires occurring in that city have their origin in incendiarism for gain. Whether or not the statement is borne out by conclusive evidence I cannot say, but a more serious charge against a community it is difficult to imagine. If,

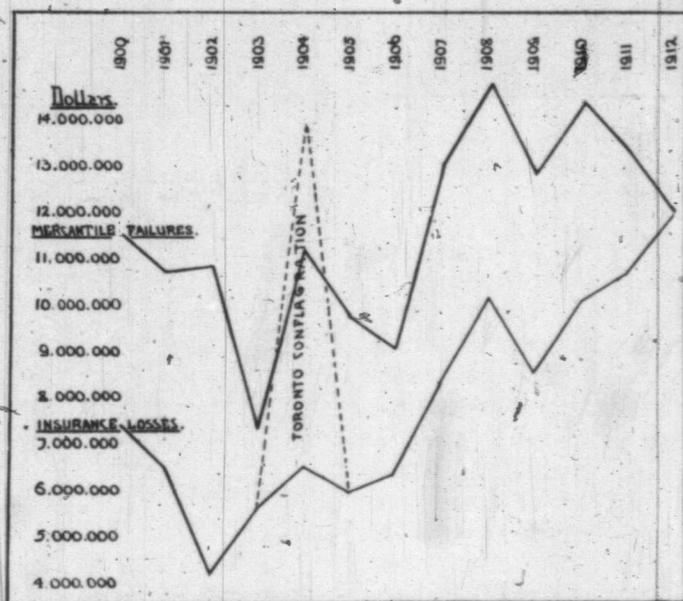
as some have argued, the condition is general throughout Canada, then indeed it amounts to an impeachment of the whole country and demands immediate remedial action.

Were it possible to determine the origin of all fires, how many are chargeable to carelessness and how many to design, we might reasonably expect deductions of value. Unfortunately, in the majority of instances, fire destroys the evidence of its birth and autopsy after cremation is difficult. Any conclusions reached upon the matter can be nothing more than an approximation to the truth.

If any grizzled veteran who has been on the firing-line handling loss adjustments over a period of years be asked the percentage of dishonest fires, I shall be surprised if his estimate is less than twenty per cent. From personal interviews with those who are closely in touch with the loss situation, I have arrived at the conclusion that this proportion can in no wise be ac-

counted extravagant. It is becoming a serious problem as to whether the United States and Canadian people are not becoming a nation of children innocently playing with matches, and sometimes for gain. In either case, restraint is needed, and it is the question of the moment whether it shall be the restraint of the policeman or the nurse-girl.

While all criminal fires are usually classed as incendiary without further differentiation, a close analysis of the motives that presumably influence such occurrences, will disclose the fact that arson may originate from at least four sources:—



INSURANCE LOSSES FLUCTUATE WITH BUSINESS FAILURES.