

lessness in the use of gasoline so great, that the Chicago Board of Underwriters has practically doubled its rates on such risks. The occupancy charge for garages, formerly 1 per cent. has been made 2.

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Canada did well at the Firemen's Parade in Buffalo on Tuesday last, where an extraordinary crowd of spectators was gathered. Thorold carried off honours for the finest hose carriage; Merritton, for the best appearing and marching company, and the Veteran Firemen's Association, Hamilton, for the company with the best band.

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So successful have been the efforts of the fire marshal bureaus of Massachusetts, Ohio, and several other States, in lessening the fire-waste in those States, that the American Bar Association, meeting in Portland, Maine, last week, made the creation in every State of the Union of the office of Fire Marshal one of its recommendations.

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Nine-tenths of the fires in the United States are preventable, in the opinion of building commissioners and inspectors. Fireproof construction is the first step toward that prevention. The fire waste in this country is appalling. Millions are expended in actually fighting fire, but all investigators of the causes believe that preventive measures are the only solution of the matter.—Boston Globe.

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At Old Orchard Beach, the celebrated Maine summer resort, although it had some of the largest hotels on the coast, the fire department had not grown with the place, and consisted only of one small steam fire engine and a hose waggon. No wonder that at the big fire which broke out there last week they could do nothing effectual, and were obliged to send to Portland and Saco for help. Five large and ten smaller hotels are burned. The loss is placed at \$400,000, and the assurance is only partial.

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A A frightful charge is made against Pittsburg firemen by the East End Mantel and Tile Company, which announces that it will sue the city for \$75,000. The company declares that in the course of a big fire in Pittsburg last week the brigade deliberately gave their attention to other buildings adjoining, but made no effort to save its building. This, the treasurer declares, was because his company sent only \$5 to the brigade on the occasion of a previous fire. The \$5 was returned with the intimation that "the firemen would remember us." The mayor has ordered an investigation.

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We are informed Messrs. Smith & Mackenzie, of Toronto, have arranged a partnership with the firm of G. F. Marter & Son, of which Mr. Edward Marter is now the surviving member. The firm of Smith & Mackenzie were originally agents for the Manchester Fire Insurance Company here, but were given charge of the Atlas of London's Toronto interests when that company took over the Manchester. Mr. Marter has been the Toronto agent of the London and Lancashire for many years. The new firm continues to represent both the Atlas and the London and Lancashire, with offices at 24 Toronto Street.

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Here is an admission from the News-Advertiser that the fire underwriters have some grounds for imposing higher premiums on citizens of Vancouver: "Few towns are so fortunately situated as Vancouver for favorable conditions as regards immunity from fire, with consequent low rates of insurance premiums. But this local advantage is neutralized to a considerable extent by the neglect or indifference of the civic authorities in dealing with the subject. The fire limits have not been extended as promptly as they should have been, with the result that the heart of the city is threatened with danger by frame buildings. Sufficient vigilance, as the companies complain, is not shown in compelling people to keep their premises free from rubbish and accumulations of inflammable matter."

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A compilation made for the Western Underwriter shows that the average rate of fire insurance premium charged for each of five recent years by 240 companies in the United States has declined. The decline has been greatest in 1905 and 1906. Taking the average rate of the ten leading companies in 1906, in volume of premiums received, the rate is found to be \$10.98 per \$1,000 of insurance for the year, as against \$11.23 per \$1,000 in 1905. This is a difference of more than 2 per cent. Surely there would have been a justification in the San Francisco conflagration of last year for the increase of prices of fire insurance, rather than its decrease. Any ordinary merchant would have put up the prices of his stock in like circumstances.

CONVENTION OF FIRE ENGINEERS.

At Washington, on October 8th to 11th, the International Association of Fire Engineers will meet. They have ar-

ranged to discuss the following topics, which are all practical:—Are shingle roofs in cities conflagration hazards? Is fire prevention of more importance than fire extinguishment? Fireboat protection; extinguishing fire in cellars and sub-cellars.

Other subjects likely to be discussed are:—Faulty buildings construction; a fruitful cause of the spread of fire and loss of life; the duty of fire chiefs to see that their respective cities have a proper code of building laws, and a rigid enforcement of the same; proper building construction, together with important devices for the prevention of fire and the manner and method of occupying buildings; fire drill in schools; salvage work by departments; and the use of explosives to check conflagrations; the necessity and advantage of large manufacturing concerns, mercantile establishments, and department stores, etc., organizing their employees and having them drilled daily as a fire corps.

ELECTRICITY AND FIRE DAMAGES.

With the increased use of electricity for lighting and power dangers are encountered, which are unrealized by those who are not electricians. To-day every electrical man believes in testing installations at full working pressure, and even above, at the time the installation is made, and also at regular periods afterwards. Such tests are regarded as essential to economic installations, and as the best insurance against a breakdown; while Government departments and many insurance companies insist upon them as essential to public safety, and the lessening of fire risks.

Fires originating from electrical causes are generally deep-seated, owing to the position of the electric wiring in dwellings, stores and factories, being often placed between ceiling and the wooden floor above. There was never anything made that did not wear out, and electric wiring is no exception to the rule.

It only takes a few minutes to make a test which may reveal serious leaks, of electricity, and a leak once started increases, slowly, but surely. There are many causes of short-circuiting, amongst them driving nails, rubbing of two wires, contact of other wires or other conductors.

Every firm should make its own test or insist upon having an inspector do so, not theoretically, but practically. There are only a few fire insurance companies, at present, out of the many, that underwrite nothing but perfect installations. But it is possible with the present competition to obtain insurance on electrical installations of the cheapest quality instead of on the safest.

We are told that, in spite of what has been done by the C.F.U.A. to improve the inspection of electric wiring, it is still possible to get the cheapest kind of such wiring insured by certain companies. If the insurance company is a sensible one, it will charge a tenant with defective wiring a higher premium for defective installation. If that higher premium is not charged—all the worse for that insurance company, for costly results will sooner or later come.

Much stress has lately been placed on the sagging of street wires, resulting in many cases in the telephone or other wires coming in contact with those of high voltage for power transmission.

The growing tendency is to place all wires underground in earthenware conduits, which calls for still greater care in testing for insulation, owing to the close proximity of all wires to one another. It cannot pay any one to have a fire, which may not only burn his own factory, but those of his neighbors also. And, therefore, it is the part of prudence to have wires kept up to the electrical standard of the Underwriters.

DELAYS ARE DANGEROUS.

One particularly sad incident appears upon the records of one of Chicago's life agencies this year. A man having a salaried income of \$6,000 per year was induced by one of the agents to sign an application for a policy of \$10,000. Having had this salary for six years, and every probability of its continuance, he had not accumulated a dollar, had liberally provided for his wife and three children, and while not in debt had nothing to show for it, not even a home of his own, living in a fine apartment, paying a high rental. The man passed the medical examination successfully, and the last week in June the agent took the policy to the house of the applicant, and before delivering it sought to collect the premium of \$328.20. The wife preferred to use that much more on the family's summer outing rather than have the protection that the policy afforded. The agent's appeal was disregarded and the policy refused. On July 4th the explosion of a fire cracker caused a slight wound in the hand of the husband and father, on the 7th lockjaw set in, and on the 10th the funeral was held. That family will have no summer outing this year.