

## FIRE PREVENTION OBSTACLES AND THEIR REMEDY.

The fact appears to be that the public as a whole are not adopting remedies for the fire loss when pointed out. It is a habit of the average mind to think that fires are inevitable. It is also the habit to think that the insurance company is the loser if the destroyed property is insured, or at least to act as if that were in the thought. So everybody with property insures, and almost everybody lets his activity for safety cease when the policy is locked in the safe. It has thus come to be that insurance against fire means not so much the formerly accepted notion of the distribution of the misfortunes of the few who have met with loss by fire through no fault of their own, among the many who have had no such ill luck, as a method of spreading the great waste due to fires, most of which are preventable, over the whole body of the people who require food, clothes and lodging, the insurance companies being the collector of the tax. Hence as a result of this attitude a great majority say, for example, "I'll shingle my roof and let the insurance company take the loss."

It looks as if this habit of mind and this lack of care and this shuffling off of responsibility must be changed before there can be reasonable hope that the efforts of the apostles of conservation of loss of property and life from fire can have their merited results. It is a hard obstacle to overcome, for the adult mind with such a slant is not receptive. It is hard to set aglow, and it sheds argument and advice as a good noncombustible roof sheds sparks of fire.

It would appear that there are two remedies to be applied. One is compulsion by State authority as far as public opinion will permit; the other is the education of the rising generation to an appreciation of the tremendous loss which the country suffers from preventable fires. One feature of that compulsion should be the fixing by law of the responsibility for a fire which is preventable, and the holding of the careless and indifferent to make good what his fault has caused to be lost. There would then be a quickening of the mind and a change of the habit of thought. Matches as potential conflagrations, for example, and lighted cigar and cigarette stubs would receive more attention before being cast aside.—*Burton Mansfield.*

## LONDON AND LANCASHIRE FIRE MAKES ANOTHER ACQUISITION.

Cables state that the London and Lancashire Fire Insurance Company is negotiating for control of the Marine Insurance Company, an old-established London organisation dating from 1836. The London and Lancashire Fire offers to purchase the Marine's shares, which are £15 paid, on a basis approximating £57 each. The Marine will continue to operate as a separate concern.

The Marine has been transacting business in Canada since 1896, writing inland transportation and automobile (including fire risk). Its chief agents in Canada are Messrs. Reed, Shaw & McNaught, of Toronto, and total net Canadian premium income in 1916, \$89,985.

Hereafter, during the continuance of the war, the Canada Life will not consider applications for term insurance on the lives of men under thirty-five years of age.

## CANADIAN FIRE RECORD

*Specially compiled by The Chronicle.*

### HEAVY LOSS AT HUDSON, QUE.

Lightning caused a heavy loss at Hudson, Que., on July 22, when the plant of the Canada Ice Company, together with the clubhouse and boat houses of the Hudson Yacht Club, with other buildings, were destroyed. Insurance on ice plant as follows:—

ON BUILDING AND MACHINERY.—British Colonial, \$1,000; Globe & Rutgers, \$500; Guardian, \$2,500; Hartford, \$2,000; Home, \$1,250; Law Union & Rock, \$2,000; Liverpool & London & Globe, \$1,875; La Nationale, \$1,000; Richmond, \$3,290; North River, \$3,290; Lloyds, \$8,750; National Fire & Marine, \$1,500; New York Underwriters, \$1,500; Northern, \$3,750; Queen, \$2,500; Royal, \$2,500; Springfield, \$1,000; Union, \$1,000; Mount Royal, \$2,500; Excess, \$750. Total, \$44,450. Loss total.

ON STOCK.—British Colonial, \$1,000; General of Paris, \$1,000; Hamilton, \$2,000; Mount Royal, \$5,000; Nationale, \$1,000; Nova Scotia, \$2,000; Phenix of Paris, \$1,000; Royal Exchange, \$2,500; Springfield, \$3,000; Union of London, \$2,500; London Mutual, \$500. Total, \$21,500. Loss total.

OWEN SOUND, ONT.—Factory of the North American Bent Chair Company, damaged, July 22. Insurance, Schedule, \$358,000; Use and Occupancy, \$100,000.

TORONTO.—Fire at Glidden Varnish Works, 382 Wallace Street, did \$300 damage; July 17. Origin, boiling over of kettle of varnish.

MONTREAL.—Dwelling of M. Legare, 1924 Boyer Street, damaged, July 20. Origin, painters' torch.

ROULEAU, SASK.—Frank Nolan's barn destroyed with 200 houses, July 21. Loss \$20,000.

## MORE INSURANCE PAID THAN PROPERTY COST.

The following interesting specimen of an insurance brokers' advertisement comes from Atlanta, Georgia: "These People Showed Good Judgment—During the past twelve months a number of people have been taking advantage of cash bargains offered in residences at less than value. Following the recent fire we had the satisfaction of handing to several owners checks for more insurance money than the entire property cost. The old rule of buying any standard article when it is offered at less than cost of production is a good one. Especially is it wise to obey this rule when the article purchased yields a fair rate of income.—Forrest & George Adair."

It is not often that an insurance agency notifies the public of its satisfaction in paying more insurance money to the assured than the entire property cost!

## KILLED THE SAME DAY.

A striking case, illustrating the uncertainty of life, and the advisability of taking up policies promptly, comes to us from Cleveland, where a day's delay cost an estate \$2,000. Two policies, Nos. 177561 for \$3,000 and 177562 for \$2,000, were issued on the life of a business man and the former was taken up on May 28th. On the evening of the same day the assured, who had been visiting his mother in the hospital, was on his way home when a street car ran into his automobile. He died several hours afterwards. The second policy was not taken up.—*Canada Life.*