

## THE IMPORTANCE OF A GRADED TAXATION ON MATCHES IN ITS RELATION TO FIRE WASTE.

When imposing a tax on matches a year or two ago it might have had a very salutary effect on the fire waste we hear so much about, had the Government imposed a graded tax, say 50 per cent. more for matches that are manufactured to strike anywhere, the tax on safety matches to be at the minimum rate; thus educating the public as well as match manufacturers to adopt only the safety match to daily use. If this were done we are satisfied that Canada would conserve as a result of this restriction many times the amount of the present revenue derived from match taxes.

Had the Federal Government, before imposing the above tax, communicated with our good friends the Fire Marshals of the different provinces, and the Department of Conservation it would most certainly have been advised, that matches were a most prolific source of fire waste, especially matches that strike anywhere.

In the last public service bulletin issued by Province of Ontario, the fire marshal, Mr. E. P. Heaton, in his report for December shows that no less than 111 fires were caused by matches or exactly one-sixth of total number of fires which occurred in Ontario in December.

The National Fire Protection Association during many years have been endeavouring to educate the public to the exclusive use of safety matches.

### HALIFAX FIRE LOSSES.

Reports from Halifax in connection with fire losses are decidedly unsatisfactory. Since the beginning of the year the city has had a bad scorching. The total loss from four large fires (including Robin Jones & Whitman warehouses which started in the closing hours of the old year) so far this year aggregates about \$575,000. The other large fires since the opening of the year have been: The Roy Building, \$325,000; Simons Building, \$80,000; Kennedy's, \$90,000. At least \$10,000 would have to be added to this total to cover the smaller fires. The total property loss in all these cases amounts to nearly \$600,000 and the insurance loss to say \$450,000. In other words the claims against the fire insurance companies in Halifax in the first six weeks of 1919 amount to about \$100,000 in excess of a whole year's premium income.

All this comes on top of the settlement of "disaster" claims. Buildings which were actually burned as a result of fires caused by the explosion became claims and a settlement was made by the fire companies on a basis agreed upon. The money was paid, not to the property owners, but to the Halifax Relief Commission, who in turn compensated the owners. The amount paid over

to the Commission, including that paid on account of the cotton factory by non-licensed American Companies, amounted to \$620,000. When this amount is added to the claims made so far this year, it means that within the past fourteen months the fire insurance companies have paid out considerably over \$1,000,000 or more than the entire premium income of the past three years.

The Maritime Merchant says:—In conjunction with this bad experience the companies are faced with very unsatisfactory conditions affecting the origin and spread of fires. The wonder is that there has not been a conflagration long ago, so much wooden construction is there and so uncertain is the water supply at certain points in the water system, not to mention other factors. The Halifax Board of Trade recently passed a strong resolution calling for prompt action in the matters of fully metering the services discovering and stopping leakages and investigating all fires. Halifax wastes more water every day than it uses, partly because of undetected leaks in the system and partly because of defective plumbing in houses. This waste could be avoided by the devices suggested, but little is ever done and the waste goes on, and as the demand upon the water system increases in various directions less and less dependence can be put upon it for fighting fires. A correction here is absolutely necessary for the security of property, otherwise the fire underwriters will not be able to stand the strain and rates will again go up.

Compulsory investigation of every fire is also a necessity. It would tend to prevent carelessness and sometimes worse than carelessness. There are not at the present time, we understand, adequate powers to facilitate such investigations.

No doubt we shall have these and other improvements some time in the future, perhaps after a great conflagration shall have stimulated action; or perhaps the civic authorities may wake up to the situation in time to avert such a disaster.

### PERSONALS.

Mr. George W. Knight, who was recently appointed Agency Organizer for the Province of Quebec of the Mutual Life Insurance Co. of Canada, is a returned officer having served as a lieutenant in the R. A. F.

Lieutenant Geoffrey Hadrill, who has been for the past four years on military duty overseas, is home again, and has been appointed inspector of the British America and other companies under Mr. Dobbin's management. Mr. Hadrill's duties will be largely in connection with the automobile and fire business in Montreal.

Mr. Hadrill is the son of the much-esteemed chairman of the executive committee of the Canadian Fire Underwriters' Association.