

FIRE PREVENTION PROGRESS IN 1915.

The most striking development in the direction of fire prevention during the past year, writes Mr. Franklin H. Wentworth, in the Insurance Press, has been the rapid growth of the sentiment of the country in favor of assessing the expense of extinguishing fires upon individuals who ignore fire ordinances or fire department orders, and also the recognition of the principle of individual responsibility by coroners' juries, as indicated by the indictment of building owners and manufacturers in recent cases in Pittsburgh and New York City, in which serious loss of life resulted from fires in buildings unsafe for manufacturing occupancy. The rapid extension of this principle of personal liability indicates the success of fire prevention propaganda. Anyone familiar with the actual facts of the fire waste, the number of fire alarms per capita and the ease with which a large percentage of fires in America might be prevented, must inevitably see the value of the European point of view toward the man who has a preventable fire.

A NEW STATISTICAL METHOD.

An interesting change, Mr. Wentworth continues, is to be noted in the disposition of fire prevention statisticians toward the method of comparing the fire losses of nations by a per capita division of the total value of property burned. It is obvious that a single fire in any one year may double the average local fire waste, while really a very substantial progress may have been made in fire prevention. The most thoughtful of the statisticians incline to use as a better barometer the number of fire alarms per capita. A steady reduction in these, which many cities already show, owing to the establishment of organized fire department inspections and consequent better housekeeping, is the best indication of improvement in habits and hazards. While any one fire may burn a whole city, every fire, however small or quickly extinguished, must be significant. From 1879 to 1911 the number of alarms in the six leading cities increased rapidly. It is believed, however, that the next decade will show a declining curve, owing to the large amount of public education and better housekeeping and the use of the fire departments as inspection forces. In certain cities, while a radical reduction in fire alarms has been shown in the mercantile districts, an increase in fire calls is noted in the residence districts. The problem of regular residence inspection is not easy to solve because of its expense and the natural personal elements, the presence of children, etc. It is reasonable to hope that the reduction in the number of fire alarms already accomplished will be followed by a declining curve in the totals of the fire waste, always excepting the disturbing factor of a sweeping fire in some wooden-built cities.

NORTH AMERICAN LIFE OPENS WOMEN'S DEPARTMENT.

The North American Life has recently opened a women's department in connection with their Toronto agency. This department is being organized and will be in charge of Mrs. G. R. Baker, who has already associated with her a large staff of lady representatives. The result of this experiment will be watched with considerable interest.

LIFE INSURANCE CONDITIONS IN THE UNITED STATES.

Evidence is accumulating from all sections of the country that the army of workers in the life insurance field is producing new business in amounts which bid fair to create a new high record. With but comparatively few exceptions, the several companies, both large and small, are announcing substantial gains in new business over the corresponding period of last year, in some instances amounting to fifty per cent. While it is true that the latter half of 1914 witnessed unsettled conditions in every line of industry and that the total life insurance production of the year fell somewhat below that of 1913, yet on the whole the year was a satisfactory one. It is, therefore, all the more encouraging to note the great interest now displayed in life insurance by the general public as evidenced by the great increase in applications.

At the present time there are about two hundred and fifty life insurance companies operating in the United States, the great majority of which are less than ten years old. Many of these younger companies are doing effective work, and give every indication of becoming highly important factors in the great field of life insurance.

During the past two or three years a process of weeding out the unfit has been going on, and it is noticeable that many of the companies which have retired showed evidences of extravagant management, coupled in some instances with unsound theories of what a life insurance company should undertake.

In some sections of the country the organization of new life companies has been excessive, due possibly to local conditions, but on the whole the field is broad enough for all, and with the right kind of management there should be many strong and large institutions built up during the next decade, and it takes at least a decade for a life insurance company to firmly establish itself.—N. Y. Spectator.

AN INTERESTING COMPENSATION POINT.

In the case of Rosenbloom vs. Lavut brought before the Montreal Court of Review this week, the point at issue is whether a firm of wholesale grocers, whose business entails the delivery of goods, are by reason of that act legally engaged in the transportation trade, and thus brought within the scope of the Quebec Workmen's Compensation Act, in the event of any of their employees being injured while engaged in delivering goods. Rosenbloom was engaged as a driver for the firm of M. Lavut & Son, importers and wholesale grocers, of Pine avenue west. While delivering merchandise on Ontario street Rosenbloom was struck by an automobile and severely injured. He accordingly sued his employers for damages, under the Workmen's Compensation Act, resting his case mainly on the fact that at the time of the accident he was "unloading" goods. It was argued that this fact brought the case within the operation of the Workmen's Compensation Act, making the employer responsible for damages for injuries his employee sustained whilst at work, irrespective of any claim the plaintiff in this case might have under the common law against the parties who were directly responsible for the accident.

The judge disallowed the action of plaintiff who now inscribed the case in review.