

for circulation or publication, or concurs in so circulating, publishing, making, or preparing any written statement or account relating to the financial affairs or property of the company which he knows to be false in any material particular, he shall be guilty of a misdemeanour, and shall be liable on conviction on indictment to imprisonment for a term not exceeding two years, or, in the discretion of the court, to a fine not exceeding five hundred pounds.

(2) For the purposes of this section the expression "company" includes any company formed for purposes of gain, and incorporated by charter, or by or under any Act of Parliament, and also any society or body of persons which is registered, or the rules of which are registered, by or with the Registrar of Friendly Societies, under any Act of Parliament.

VIEW OF A GENERAL INSPECTOR ON THE BALTIMORE FIRE.

Our old friend, Mr. F. M. Griswold, general inspector of the Home Insurance Company, New York, having made an investigation and study of the spread and effect of the Baltimore fire, presented a report to the company, embodying the result of his observations and careful inspection. He emphasizes the importance of what he points out by stating that notwithstanding the warning of the fire, there yet remains in the city equal, if not greater, aggregation of value subject to quick and complete annihilation by fire under conditions which are identical with those that existed at the outbreak of the recent conflagration, but aggravated by the buildings generally being without that saving quality against rapid spread and entire destruction by fire of all structures which the so-called "fire-proof" buildings afforded in the burned district.

As such conditions exist in the unburned district it shows the urgent need of stringent and well considered laws and ordinances being enforced to avoid a further calamity.

In regard to the rapid spreading and almost uncontrollable fury of the conflagration, Mr. Griswold says: "It may truly be said that it was not due to any special condition which might be applied to Baltimore alone, but is such as we find existent in many of our older cities, where narrow streets, light and readily inflammable structures, filled with more readily-combustible materials, and above all the almost absolute lack of proper protection against mutually exposing wall and roof openings and wooden cornice exposures, present as a single risk open to burning not only a city block, but groups of such when contiguous." "It is my assured judgment that, notwithstanding narrow streets and inferior construction of buildings, that the fire would not and could not have seriously spread had proper precaution been exercised in the protection of exposing wall openings by "standard" fire shutters and

doors, or "standard" wire glass windows and roof openings, together with the use of non-combustible cornices and roof trim, and in at least partial support of this assertion, it is a fact that where wire glass in metal frames was exposed to the heat of the conflagration, both front and rear, no damage by fire to the interior resulted, while in the case of imperfect metal-clad shutters, such as appear to have passed as "approved" but little restraint to the spread of flame is evidenced, and this is also true of wire glass where it was encased in metal-clad wooden frames and sash."

While unprotected openings must bear the greatest burden of responsibility, Mr. Griswold considers the unwise use of dynamite to have blown up structures that were on fire thus spreading, instead of checking the flames. He enters a vigorous protest against dynamite being so freely used, as this has lessened the salvage.

Coming to the cause of the fire, there is a complete absence of explanation; it has to be put in the "unknown class." In regard to the response of the fire patrol, there does not appear to have been any delay. The patrol men claim, that on entering the building, they went into the basement, and there discovered a slow fire near the elevator shaft, and that the blaze did not extend over a foot above the first floor at the shaft opening, and seemed possible of control by the use of a chemical engine stream. The patrol men claim that when one of the men was in the basement with a chemical fire-engine, a tremendous explosion took place on the top or sixth floor, which blew the men into the street.

Mr. Griswold considers the explanation as to the first discovery of the fire, and as to its cause and the explosion as entirely unsatisfactory, in view of the construction of the building and the stated nature of its contents. It is also stated that within a few minutes of the explosion in the Hurst building, a second one took place of fifty pounds of gunpowder (dynamite) contained in a metal receptacle located eastwardly of that building, caused by flames or heat. This second explosion made a way for the flames, which spread beyond control within the first hour of the fire. Such conditions he regards as supporting the assertion respecting mutually exposing openings, which, if they had been protected, the big fire could not have resulted. He remarks:—

"In a careful inspection of the whole burned district, following the path of flame, I find a repetition of the almost inexplicable vagaries due to the spread of flame and heat when once beyond control of human agencies, as noted in the Portland, Me., fire of July, 1866.

It is to be noted that in the conflagration under notice, we have presented conditions which have not existed in other conflagrations in so large a mea-