

FIRE PREVENTION WORK.

(R. D. Kohn, president National Fire Protection Association.)

In the consideration of the national as well as the local aspects of the fire prevention problem I am struck with the importance of impressing upon the public the fact that the constructive work of fire prevention cannot be done by amateurs. There is actually and has been for some time a science of fire protection. Although the public generally believes that anything an insurance man does must be done from interested motives, it is none the less true that the most scientific work in the development of fire protection standards has been done under the auspices of the insurance companies. These companies in the past may have been guilty of many high crimes, they may have been badly managed, but be that as it may, the national and local boards of underwriters have for more than twenty years, when no one else was doing it, worked honestly in the finest spirit toward the development of public sentiment for fire prevention. If their work has been interested, that is to say, if it is claimed that their efforts in this direction were interested and really intended to decrease the fire loss so that their own losses might be less, then I say that their selfish interest was a mighty enlightened self-interest and of enormous value to the public. It is interesting to note that it was the National Board of Underwriters which almost fifteen years ago founded the Underwriters' Laboratories at Chicago, an institution which, from my own knowledge, is conducting research work in the finest disinterested spirit.

INSURANCE MEN LED FIGHT ALONE.

In these laboratories elaborate and careful tests are made daily of fire prevention devices; devices submitted from every part of the country. Through its efforts standards have been developed of the greatest possible value to the science of fire prevention throughout the world. It is also to be noted that the National Fire Protection Association, of which I happen to be president this year, was founded in the first place by men prominent in the conduct of the great insurance corporations, and that for a great many years they led the fight alone without any considerable help from any other source. It is only within the last five or ten years that the professional men of the country—the architects and engineers—have joined with them and become prominent in the work of the association.

In this field of fire prevention, particularly in the matter of inspections, the problem that has to be met is to be sure no different than that which confronts almost every field of reform; namely, to bring in the expert and put him in authority. It is remarkable to note how many of our public offices are held by men who have no technical training, even though the office is one dealing with scientific, engineering or structural problems.

In this question of making fire prevention work effective the public has to be considered. Men are continuing to put up buildings badly constructed, dangerous to life and to other property; putting such structures up mainly through ignorance. The difference in cost of fireproof and non-fireproof construction has been gradually cut down. To-day for structures of any importance this difference is so small that the owner would be amply recompensed for the increased cost by the lower insurance rate.

In buildings where the cost of fireproof construction is still prohibitive, there are simple protection devices which can be introduced to make a non-fireproof building almost as safe as one of steel and concrete. It is, of course, in the great manufacturing plants of this country that the science of fire protection has been carried farther along. The device of the fire division wall has been used for 30 or 40 years in manufacturing buildings, but for some reason or other has hardly come into general use in any other class of structures. It is perfectly feasible to use such a division wall even in a large country house, a wall that would keep a fire in one part of the building from spreading to the other.

A STUDY OF HAZARDS.

The study of fire protection is a study of hazards. One of our committee has recently divided these hazards under six headings: The first, the hazard of exposures. It does not suffice that a man keep his own house in order, build his building with all modern devices, but he must protect himself against his neighbors. In certain parts of Europe an owner is financially responsible for damage done to his neighbor's property by a fire that originates in his own house. Had we laws of that character established here, perhaps we would be more careful. As it is the hazards of exposure are to be fought off by exterior walls, roofs, windows, glass, etc., that will resist danger from flame coming from the outside. In the second place, we have the hazard due to the construction of the building—the more or less inflammable nature of the materials and workmanship. In the third place: The hazard of height and area—a hazard decreased by the sub-division of areas by fire stops, fire walls, enclosures and sub-divisions. As far as height is concerned, we all realize that a building above six stories is dependent on its own apparatus for the suppression of a fire. In the fourth place, there is the hazard due to the greater or less efficiency of the fire fighting equipment of the building, fire hose, extinguishers, sprinklers, etc., etc. Fifthly, there is the hazard due to the occupancy of a structure, the machinery, the character of the contents, whether they be combustible, whether explosive, or of an inflammable nature, and whether or not the place is kept clean and in order; the housekeeping hazard in other words—one of the most important of all, what is called the "moral hazard" is a part of this. And finally, we have the effect upon the hazard of the character of public fire protection afforded by the city or community.

IMPERIAL UNDERWRITERS' CORPORATION OF CANADA.

We have been furnished by the management of the Imperial Underwriters Corporation of Canada with the following information regarding the results of its business for 1913:—Net premiums written in 1913, \$68,541.45; net losses incurred \$17,158.87; showing a loss ratio of 25.03 p.c. In a previous issue we published a table showing net cash received for premiums, and net losses incurred in 1913 by the different companies.

The new superintendent of insurance in New York State is Judge Hasbrouck, of Poughkeepsie. Superintendent Emmet has been appointed to the Public Service Commission at a higher salary.