

**HINTS ON FIRE INSURANCE INSPECTION.**

At a recent meeting at Vancouver of the Insurance Club of British Columbia, a valuable paper on the inspection of fire insurance risks was read by Mr. Harry Howes, special agent for British Columbia of the Continental, Fidelity-Phenix and Fidelity Underwriters. Mr. Howes pointed out that inspection is vitally important in fire insurance. The successful inspector does, or should, know something of every art, trade and business, and in order to gauge fire hazards must master the details of every new manufacturing process. He must know something of chemistry, of analytical chemistry, so that he may understand substances and their compositions, and of synthetic chemistry in order to appreciate what combinations of elements or substances may accidentally or otherwise build up dangerous substances. And in addition to a knowledge of physics and chemistry, he must know something of human nature.

**DEFINITE PLAN OF OPERATIONS NECESSARY.**

There is no doubt that careful inspection work prevents fires, and the inspector is not only serving his principal but doing a real public service. To inspect a risk in a limited time, get the proper perspective, and retain in mind the features, Mr. Howes pointed out, requires a definite plan of operation. One simple plan that saves time and many steps is to take the elevator to the top. Going up, you observe the construction of the elevator-shaft—after observing the roof features, you walk down observing the stairways and inspecting floor by floor, and afterwards it is easy to put upon the paper the results of your inspection. This likewise should be done systematically. An authority suggests this order—Exposures, occupancy, construction, common hazards of heating and lighting; special hazards of the class; public protection; private protection; and a brief summary which represents the inspector's opinion of the risk. In considering heating arrangements, special attention should be devoted to public buildings where frequently a dangerous condition may be neglected due to lack of responsible management. In churches and schools, a hot air furnace is a serious hazard.

In connection with exposures, Mr. Howes further pointed out, there is one point on which the underwriter frequently lacks vital information—that is the comparative height of the risk and the exposure; the number of stories does not always illuminate—the exposing building may have an equal number of stories and yet be either higher or lower than the parapet of the risk; also, in the matter of public protection in outlying districts, the fire map may not show the distance to fire hall and hydrant; in such cases, this information should be furnished the underwriter.

In a subsequent issue, reference will be made to Mr. Howes' valuable pointers to inspectors regarding spontaneous combustion and chemical action.

**SUN LIFE OF CANADA.**

It was stated at the Sun Life of Canada's annual meeting this week that the Company's subscriptions to British and Allied War Loans total \$18,850,000. Government guaranteed issues now constitute 23½ per cent. of the Company's ledger assets. Since the outbreak of the war the Company has paid over \$900,000 to the dependents of those killed in action.

**ELECTRICAL DEVICES: A WARNING TO THEIR USERS.**

A new form of fire peril is coming into prominence as a cause of much destruction, and its fires are so directly associated with carelessness that the National Board of Fire Underwriters has deemed it necessary to issue a special warning. Because of their convenience, small electric devices, such as pressing irons, curling irons, toasters, electric pads or blankets, electric plate warmers, and electric sterilizers or heaters are now to be found in almost every community. If these were used with proper care their danger would be negligible, but, unfortunately, a proportion of their users do not realize the peril of leaving them in circuit when not in use. In such cases these devices tend to become overheated, whereupon they are likely to set fire to anything combustible with which they are in contact.

Most of these fires are small, but the aggregate loss is large, and occasional instances show extensive damage, as in the case of the \$350,000 Boston residence fire which was traced to an electric plate warmer in the butler's pantry.

**A SPECIAL PERIL TO LIFE.**

Fires of this class furnish a special peril to life, being most frequent in dwellings and often breaking out at night. A characteristic example is that in which an electric pressing iron is left upon the ironing board, with the current turned on, and then forgotten. In such a case the fire may not occur until some hours later. John Wanamaker lost a residence several years ago through an electric pressing iron.

That this form of hazard is already assuming large proportions appears from the statistics. For example, the Actuarial Bureau of the National Board of Fire Underwriters in one day noted approximately one hundred reports of fires from this cause, out of a total of two thousand losses in the day's reports, and it estimates that small electrical devices are causing fires at the rate of thirty thousand or more in the course of a year.

It is safe to say that most of these fires are entirely preventable, and can be charged to nothing but carelessness on the part of the user. Various "safety" devices have been added by certain of the manufacturers of these articles and among them are some that are fairly effective, but there is one absolute precaution which should be borne in mind at all times by every user, namely, that of shutting off the current when not personally and continuously supervising the use.

**"DAY'S PAY" SUPPORT TO PATRIOTIC FUND.**

The Law Union & Rock Insurance Company should have been included in the list of Montreal insurance offices published in THE CHRONICLE last week, whose staffs are making "day's pay" contributions to the Canadian Patriotic Fund and Red Cross. The staff of the Law Union & Rock are contributing \$300.

Mr. H. V. Cann, who was formerly associated with the Bank of Nova Scotia, and in recent years has been connected with the Federal Reserve Bank of New York, has been appointed assistant general manager of the Bank of Ottawa.