

INVESTIGATION OF FIRES.

At the inaugural meeting of the 34th session of the Insurance Institute of New South Wales, held recently in the Fire Underwriters Association Rooms, Sydney, Australia, Mr. H. G. L. Harrison, President, in the course of a very interesting address, said:—

A direction in which many firemen hold that amendment of existing legislation is desirable is in connection with inquiries into fires. At present unless the police have good evidence on which to base an inquiry, no coronial inquiry is held, unless the Insurance Company interested demands it. Cases frequently occur where suspicion as to the origin of a fire is held, though no definite proof is available, and, as a general rule, therefore, inquiries are dispensed with. Companies are very loth to refuse payment or go into Court unless they have very strong grounds for their action, and, as a result, it is pretty certain that many claims are paid for losses that have been deliberately caused. An amendment of the law to provide that an inquiry must be held into every fire occurring would be a strong deterrent to the intending "firebug" and would appreciably reduce the loss ratio, with the ultimate public benefit of lower rates. It may be argued that much trouble and expense would be involved by adoption of such a system, but I consider this would be many times outweighed by its advantages.

It may be mentioned that some departmental inquiries were made not long ago regarding certain suspicious fires in country districts, and, though no public investigations were held, it is believed by those interested that the mere fact of these inquiries being made will have a beneficial result.

The Queensland Insurance Act, whilst its general provisions are tyrannically unjust to the Companies, contains this one good clause, that if the loss by any fire exceeds £50 it shall be the subject of a magisterial inquiry, and our own laws would be improved by an addition of a similar nature.

CARE NEEDED WHEN USING ELECTRICITY.

Simple Rules for the Prevention of Accidents on the Street and in the Home.

Electricity, like fire, is a valuable servant, but a dangerous master. So long as it is kept in perfect control it is the most convenient and cleanly source of energy that science has made available for use in the household. But it must be controlled. Hundreds of lives are lost every year and much property destroyed as a result of defective wiring and the careless handling of this remarkable unseen force.

Below is a brief summary of recommendations by the United States Bureau of Standards which, if followed, will go far toward eliminating accidents in the use of electricity:

(1) Never touch a wire or any electrical device which has fallen on a street, alley or lawn, or which hangs within reach, if there is any possi-

bility that it may be touching any overhead electric wire. This applies to insulated overhead wires as well as to bare ones.

(2) Avoid touching guy wires which are used to anchor poles to the ground, or the ground wire run down wood poles. Never try to jar arc lamps, nor touch the chains or ropes supporting them. During and after storms do not touch even the poles, if wet.

(3) Never climb a pole or tree on or near which electric wires pass. Never touch such wires from windows nor while on roofs. Warn children against climbing poles or standing on pole steps.

(4) Never throw string, sticks, or pieces of wire over the electric wires carried overhead. Also, never fly kites near overhead wires, nor throw sticks or stones at insulators.

(5) Do not touch or disturb any electric wiring or appliances in buildings except such as are intended to be handled. Keep furniture and other materials away from interior wires, or see that the wiring is in conduit, or otherwise adequately protected against mechanical injury. After using portable heating appliances, irons, etc., turn off the current before leaving them.

(6) Never touch those interior live metal parts of sockets, plugs, etc., which are used to carry current. Use the insulating handles which are provided for that purpose. While in bathrooms, toilet rooms, kitchens, laundries, basements or other rooms with damp floors, stoves, heaters or pipes, etc., which may be touched, avoid touching any metal part of lamp sockets, fixtures, or other electrical devices since they may accidentally be alive. While in a bathtub never touch any part of an electric cord or fixture even if it is a non-conductor. The use of electric vibrators in the bath is dangerous. Avoid touching stoves or other metals when using the telephone, particularly during electrical storms.

(7) Never try to take electric shocks from the wiring in buildings or on streets nor induce others to take such risks.

(8) Avoid touching bare or abraded spots on flexible electric cords. Do not hang such cords on nails and when damaged have them repaired or replaced by a competent electrician.

(9) Never touch a person who has been shocked while he is still in contact with the electric circuit, unless you know how to remove him without danger to yourself. Call a doctor and the nearest lighting company. Use a long dry board or wooden-handled rake or broom to draw the person away from the wire, or the wire away from him. Never use any metal or any moist object.

(10) To resuscitate a person suffering from electric shock draw his tongue out of his throat and apply artificial respiration for two or three hours, if necessary.

(11) Watch for and report any fallen wires, defective wiring, etc.

(12) Never employ anyone but competent electricians to repair or change wiring and do not attempt it yourself unless qualified to do so.