

FIRE INSURANCE.

Victoria has at length begun to wake up to the importance of ample fire protection. The late Council have made a necessary and not over extravagant number of recommendations to the present body elect now in council, and it only remains with the electors to see that they are supplied with sufficient funds to carry out those suggestions. The fire underwriters have urged again and again the purchase of a chemical engine, and, when we take into consideration the amount of tax they have to pay, we feel they are entitled to some attention, and it is to be hoped that the much needed engine and apparatus will be speedily secured. Its usefulness has been fully shown by the amount of loss sustained at recent fires through water, in fact, the loss at the Arcade fire would alone have purchased two such engines as are required.

Another source of danger to city property is at present troubling the minds of many who have the interests of our city at heart. We refer to the manner in which the electric wires are strung all over the city which doubtless affords the insurance companies just cause for complaint. The tramway wires have little or no protection, and some steps will have to be taken to prevent a general flare up at any time.

The insurance companies in London, Eng., now require answers to the following queries on the subject of electric light in buildings, before issuing any policies on such risks where it is used. It might be instructive to re-produce those questions here for the benefit of our readers:

1. By whom has the installation been fitted up?
2. How is the electricity generated?
3. Are incandescent or arc lights used?
4. Are the conductors insulated with india-rubber?
5. Have all the conductors sufficient sectional area to allow 100 per cent. more electricity being safely sent through them than will be required for the lights they supply?
6. Is there any ground circuit? Are gas or water pipes used as part of any circuit? Is any part of the fittings used as part of any circuit?
7. Are all fittings thoroughly insulated from earth and from gas pipes?
8. Are "cut outs" or "safety fuses" placed close to the source of supply, at the junction of every sub-main or branch with the main or sub-main? If from a high tension supply company on both primary and secondary mains? If primary or secondary batteries are used, has each regulating cell a "cut out" or "fuse"?
9. Are all switches, resistances and cut outs so placed that there is no danger of fire from heating or fusing?
10. If secondary generators, transformers or converters are used, are they placed inside the insured building, or where?

N.B.—The answers to above should be given by the electrical engineers who have fitted up the installation. In all cases the form must be signed by them.—*B. C. Commercial Journal.*

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