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Conflagrations Are a Constant Hazard

Methods of Building Construction Give Little Protection Against Disaster—Records Show That Such Disasters Occur With Considerable Regularity—Some of the Chief Causes—Suggested Methods for Prevention, Mainly by Building Restrictions.

"NO city, town or village, as now built and now protected, is free from the danger of a conflagration," said John B. Laidlaw, manager of the Norwich Union Fire Insurance Co., in addressing the Insurance Institute of Toronto, March 11th. Mr. Laidlaw's subject was "Conflagrations," and he described briefly the important disasters of this kind, commencing with the great fire of London in 1666. He also quoted Walford's records of conflagrations from 1751 to 1876 by decades as follows:—

1751-1760	53	1821-1830	35
1761-1770	70	1831-1840	39
1771-1780	53	1841-1850	59
1781-1790	53	1851-1860	79
1791-1800	34	1861-1870	73
1801-1810	32	1871-1876	50
1811-1820	47		

Mr. Laidlaw also quoted the summary of the National Board of Fire Underwriters by five-year periods from 1866 to 1885:—

1866-1870	8	1876-1880	6
1871-1875	14	1881-1885	3

And by three-year periods from 1885 to 1903:—

1886	8	1895	7
1887	6	1896	7
1888	9	1897	12
	—		—
	23		26
1889	13	1898	12
1890	2	1899	16
1891	12	1900	16
	—		—
	27		44
1892	10	1901	8
1893	10	1902	7
1894	8	1903	15
	—		—
	28		30

Modern Tendency Towards Prevention

Mr. Laidlaw reviewed the progress which has been made since 1905 when he had occasion to make a thorough investigation into the subject of conflagrations. "Since that date," he said, "there has been an appreciable change in the point of view of the public upon this matter, and several organizations of which you are aware, both private and governmental, are exerting a steady influence to remove hazardous conditions, while the operation of the system of specific rating for fire insurance is to bring about a steady improvement of individual existing properties, and insuring that most of the new ones erected are built of substantial materials, and so constructed as to retard fires or prevent

them spreading, rather than to facilitate rapid combustion. Then there is in addition the ever increasing use of the automatic sprinkler, which continues to prove its great value as a fire preventative device, and which often converts a conflagration breeder into a conflagration stopper.

"Notwithstanding all these improvements in conditions, and not overlooking the increased efficiency of municipal fire extinguishing apparatus, and in many cases of waterworks systems, the improvements made are still very slight, compared with the great mass of property to be protected and improved, if the improvement were expressed as a percentage of the whole.

Any Fire May Get Beyond Control

"The records show that the conflagrations occurred at all seasons and at all hours, on Sundays and holidays as well as week days. A great deal of time is sometimes given to trying to ascertain the exact cause of the origin of a fire which developed into a conflagration, and probably, hundreds of articles have been written to prove or disprove that Mrs. Murphy's cow did or did not upset the historic lantern on a Sunday afternoon of October 9th, 1871, in Chicago; but I consider it much more important to try and ascertain what were the causes of a small fire becoming a very great one.

Ratio of Fires to Population

"The number of fires occurring in a year in any city, province, or country varies but slightly from year to year, and I am inclined to think that if we had the figures for the whole world, we would find that the number of fires that occur bear an almost constant ratio to the population. To confirm this, I would draw your attention to the report of the fire marshal of Ontario, giving particulars of the fires in this province by month for 1917, 1918 and 1919. The number of fires that occurred in these years was as follows: 1917, 9,681; 1918, 9,740; 1919, 9,301. The amount of property burned, however, varied greatly, being in, 1917, \$10,365,539; in 1918, \$15,673,240; and in 1919, \$9,490,478.

"Nearly every fire in a city, town or village may, under favorable conditions develop into a conflagration, and the experience of the past shows that there is a fairly constant percentage of them which do so develop.

"If we wish to prevent and check the conflagrations, we should, I think, devote ourselves to a study of their causes, and energetically apply ourselves to remove those factors which have contributed to their development, in so far as lies within our power.

Causes of Conflagrations

"The causes of conflagrations, so far as I have been able to ascertain, fall into five groups as follows:—

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