Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

TORONTO LETTER.

Our City Hall Clock—Cannon Firecrackers as Toys—To Reassemble in the Autumn Any Way—Retrospective and Reflective.

Dear Editor,—Regarding our new and swell City Hall clock and chimes, a report got abroad lately that the electric lighting in connection therewith was defective as to insulation, and that in consequence was a menace to the whole building from a fireman's point of view. It is satisfactory to know that the whole plant in connection with the tower clock, has been inspected by an officer of the Associated Companies, and pronounced excellent and safe. Some little feeling of an unpleasant nature, it is rumoured, lately arose in connection with the wiring of this lighting plant. What might be termed an official tender for doing the job estimated the cost well up into the hundreds. Whilst the work since has been apparently well done, unofficially so to speak, at a cost below $100, possibly a little friction and ruffling of temper may have arisen in this way, and a suggestion thrown out that the work done at a lower price than the tender aforesaid might not be thorough and safe. I might here say that our clock and bells are just lovely and jangle sweetly, and when our City Hall is fully completed, for there are a few things to do yet, if you are not by that time grown too old and feeble to bear the fatigues of travel, you ought to come up and get the time o' day from us and hear these sweet toned Toronto bells. Think of it, they are destined to ring out a welcome to H. R. H. the Duke and his Consort so soon!

That dangerous toy, the cannon firecracker, has again drawn public attention to itself as a perilous accessory to the holiday pleasuring of young people. A young man in this city, on Victoria Day, taking up one of these crackers, the fuse in which was slow-burning, had it explode, shattering his right hand, necessitating instant amputation. The fire danger from these missiles is twentyfold greater in comparison with the small Chinese firecrackers, bad enough as they are, because the mass of wrappings around the cannon cracker are so large and dense, and, once ignited, smoulder so long, and withal are scattered far and wide by the explosive force of the portion of dynamite in the charge that it is impossible to say where pieces of the enveloping material may fall, and, in this way, the hazard of fire may be great. Their use should be prohibited within the limits of all municipalities. I do not forget I was once a youngster and that firecrakers had a charm and fascination for me as they still have for the boys of to-day, but there is a wide difference between the spitfires we used and these modern bombs, which, besides being a danger, are a nuisance when exploded in neighbourhoods.

At the monthly meeting of the Toronto Board held on the 3rd inst., after the disposal of a few matters, adjournment for the summer holidays was made until the 9th September. Business will not suffer by this customary recess, we may be sure. It is getting more and more evident as time goes on that the work of the Toronto Board has been accomplished. It has done good work in spite of some mistakes and some slips, incident, I suppose, to all corporations, big and little, under mixed management. "The burden and heat of the day" for the Board, I think, must be overpast, and we are fallen upon the days of the first frost, the Indian summer-time, a period of quiescence, of nothing to do but talk a little and rest a great deal. The stirring times of the seventies and the eighties are remembrances merely. Good work has been done and deserves recognition. Out of the heats of debate, and the friction and contact of various and varying opinions has been evolved, just a secretary who is rating officer and a stamping officer. These are the real working staff of the Board, its living active embodiment. President, Vice-President, and so on, are but semblances, forms, occupants of chairs established years ago, and, together with the members as they appear to us to-day, are either ornamental or monumental, the background or support of the real working officials above named, or else living reminders of a not inglorious past. Little else. It is always to the credit of the Toronto Board that it kept alive in a time of great divergence of opinions, not to say of chaos, the central idea, worked out too in its own restricted sphere, that the companies had much to gain by association and agreement together on matters of rates and uniform practice, and the example set forth for many years before the Canadian managers in this way was not overlooked. The Toronto Board working harmoniously, and, for the most part, loyally in tariff keeping in the interest of the companies, no doubt had much to do with making possible the later confederation we know and respect as the Canadian Fire Underwriters' Association. If, therefore, the Toronto Board is entering into "days of the sere and yellow leaf," let its good works be laid up against it rather than its errors and shortcomings.

It is with much regret I have to record the very serious illness of Mr. James Scott, the President of the Merchants' Fire Insurance Company.

Yours,

ARIEL.

Toronto, June 4, 1901.

AUTOMATIC SPRINKLERS.

Editor of CHRONICLE,

My Dear Editor.—May I presume on your good nature by occupying space in your valuable paper to answer in part the article signed "Ariel" in your issue of March 10th, upon the subject of Automatic Sprinklers, in reading which I was much amused. With commendable frankness he admits that his information was obtained from "occasional items and hearsay." With all deference to "Ariel" I should like to remark that when one invites discussion on a subject with which he is only acquainted through newspaper items or hearsay, he is apt to get into deep water. My only object in replying to this section of "Ariel's" letter is through a desire to overcome the erroneous impression that the article might convey to some minds. It is with full understanding that automatic sprinklers *will not* take care of the *moral hazard* of a risk, that I offer these few facts for the consideration of your readers. I speak from about twenty years' experience in automatic sprinkler work and as an ex-insurance engineer. "Ariel" says: "But the slashing reduction in rates hitherto allowed them has not been justified by the experience of several years, not by a long way." I beg to say that here is where he is in error. For experience has proved the contrary, as a few years ago a certain class of risks known as "extra-hazardous" had not proved profitable to the insurance companies, notwithstanding that the rates on the same were so high as to be almost prohibitory. At about this period automatic sprinkler protection was perfected and the introduction sprinkler equipments into this class of risk reversed the conditions, and the rates on these to-day are the lowest in the history of fire insurance. The following paragrape in "Ariel's" letter is also apt to convey a wrong impression, he says: "In case of millinery or other perishable stocks the sprinklers set in operation by a small local blaze too often do great damage to, if not destroying, such fine goods, and the underwriters make good the loss." A small local blaze should be extinguished by the use of fire pails. If the blaze is of sufficient magnitude to operate the sprinkler system, it would, in the absence of such protection, require the services of the fire department. I do not for a moment imagine that "Ariel" would contend that the fire department would throw less water on the stock than the sprinklers, which would act instantly and long before any alarm could be given at the public fire box and locally at the sight of the fire. Not only extinguishing the fire, but through the manner in which the water is distributed, beat down and blanket the smoke, which otherwise would drift through the building, increasing the damage, and subsequently impeding the work of the firemen. This cannot be done by any known hose stream. Automatic sprinkler protection has passed beyond the experimental stage, as they have been in actual practicable use since 1874. The Canadian companies have not encouraged sprinkler protection until quite recently, thereby escaping the errors and mistakes that are usually met with in all experimental work, consequently this class of protection which has been installed to the approval of the Canadian Fire Underwriters Association, has the highest degree of efficiency, and the experience with fires occurring in this class of risks under their jurisdiction is very encouraging. As during the past year, six fires have occurred in sprinkled risks in Canada with the following results: In four instances the fire was extinguished through the operation of from one to two sprinkler heads, and no claim was made for loss. The insurance involved in these instances was over half a million dollars. In one instance the amount of insurance involved was about ninety thousand dollars; no claim for loss. In another instance the same amount was involved with about $500 claim. In another instance the amount involved was a quarter of a million, with about $200 loss, and in another instance the amount involved was about $100,000 with no claim for loss. The above are