

SPRINKLER FAILURES.

British insurance papers are directing attention to several recent instances of failure of the elaborate installations of sprinklers to save from fire the buildings thus protected. In this connection the *Finance Chronicle*, of London, G. B., points to the strong possibility that the trouble referred to is due to neglected equipments. Sprinklers are not to be regarded by the insured only as a means of obtaining reduced rates from the companies, they must be kept in good working order, especially at this season of the year. The *Finance Chronicle* says:—"The excellent reputation which sprinklers have deservedly acquired in this country after many years of probation is likely to become seriously affected should there be any repetition of the recent failures of this appliance to prevent the destruction of premises they are destined to protect. It is, of course, impossible to regard a sprinkler installation, however perfect, as infallible, but its usefulness as a means of combating fires is now universally recognized, and the number of equipments in the United Kingdom, as well as in the United States and Canada, is exceedingly large, and is constantly increasing. The appliance is also extensively used on the Continent, in India, and in other parts of the world. Under these circumstances, an occasional failure must be looked upon as inevitable; but this would in no way justify the succession of losses, so far exceeding the natural expectation, recently experienced in this country. It is open to question, however, whether the whole blame should be thrown upon the sprinklers.

It is possible that immunity from serious fires in sprinklered risks has engendered both in the insured and the offices a somewhat exaggerated feeling of security in regard to the safety of premises so protected, and that needful precautions have been less rigidly observed and enforced than was formerly the case. It is to be feared, for instance, that at home at least offices have been somewhat lax in enforcing the almost vital requirement that installations be periodically visited and overhauled by competent inspectors, and that, on the other hand, the insured have in many cases attached more value to the sprinklers as a means of securing a rebate off their premium than as a safeguard against loss. In the absence of constant pressure from the offices the installation and the auxiliary appliances are liable to become as neglected as the ornamental appliances which in former years were so often kept for the sole object of securing discounts.

While in former years the value of the sprinkler was scarcely sufficiently recognized, it is doubtful whether at the present time too much is not expected from it. The immunity from fires in sprinklered risks has not been due to sprinklers alone. Until comparatively recently only the best risks were protected in this manner—and excellent management and supervision, absence of moral hazard, and the minimising of all features of physical hazard, have all proved potent

factors in ensuring a low loss ratio in protected buildings. The long list of fires extinguished by sprinklers is of course greatly in their favour, although it must not be overlooked that even in unprotected risks the number of cases in which a fire is extinguished before material damage is done is very large in proportion to those involving total destruction. The efficacy of sprinklers when properly equipped and maintained in good order, with adequate sources of supply, is, however, undoubtedly great, but the number of inadequate and neglected equipments is now considerable. No discounts should be allowed for the latter, and it is quite possible that experience will show that the current allowances for the best protected risks are more liberal than circumstances justify.

THE SUICIDE EPIDEMIC.

On one morning alone, there were reported in but one London paper no less than six suicides. These were all more or less typical of the causes that appear to operate, in these days, to lead weak, ill-balanced minds to do what it is certain nature would surely do for them in due season, and in most instances, after they had received a fair additional amount of the pleasures of existence. One of these cases was that of a girl aged only eighteen, who seems to have had her head quite stuffed with romantic ideas about love and marriage. In another instance, the manager of a Bombay firm, presumably in very good circumstances, killed himself because he felt anxious about his health. In a word, he killed himself because he was afraid of dying. If we could thoroughly analyse these deplorable instances of human folly, weakness, and despair, it would become perfectly clear that in the great majority of cases, the determining factor in the final resolve to anticipate that inevitable death which comes to everybody at last, arises from a defective training in that morality which can alone resist the suicidal impulse, when it is solidly grounded on a religious education. There can be no doubt whatever in any unprejudiced mind, that the great increase in suicide is mainly due, not only to the more rapid rate at which we now live, but also to the prevalence of agnostic and other despairing ideas, which are sure in the long run to lead a certain class of minds to suicide, without taking into account how foolish a thing that really is, as a remedy for any of the many ills to which flesh is heir. Day by day the ghastly record mounts up, and no reader of the daily papers can fail to be struck by the fearful rate at which suicides now multiply, and unfortunately, the mania invades all grades and classes of life. It is not confined to any particular section of the community, and rich, as well as poor, resort to it on very slight pretexts indeed. Not only the imperfectly, but the most highly educated, now fly to suicide, and it must be pointed out that with this very serious national failing, we have a terrible increase in crime among the refined and educated members of the community.