

FIRE INSURANCE EXPERTS NOT PLEASED WITH ST. JOHN

Report of Representatives of National Board of Fire Underwriters, Now in Hands of N. B. Underwriters, Contains Some Sensational Statements as to Conditions in This City.

It will be recalled that last summer four men from the National Board of Fire Underwriters spent some three or four weeks in the city charting and crawling it from every angle of fire risk. They dealt with the fire hazards in various phases, the fire fighting facilities, water supply, fire department, fire alarm system and fire department auxiliaries, and their conclusions are now presented in a report to the New Brunswick Board of Fire Underwriters, just published.

They find that St. John is a hilly city with heavy grades. 53 streets of streets, of which about four miles are paved. The paved streets in fair condition, the rest mainly poor. That the city is subject to high winds, as the records show that during last ten years winds of twenty-five miles an hour or over occurred an average of 193 times a year, the direction largely from the northwest.

Gross Fire Losses.

The gross fire losses for past five years, which were compiled from insurance losses paid, were \$1,127,525, varying between \$57,462 in 1911 to \$440,000 in 1912, of which amount \$300,000 was on the government elevator. The annual number of fires varied between 154 in 1913 and 237 in 1915, with an average loss of \$1,050 per fire, a very high figure. Based on population of 52,000, the average annual number of fires per 1,000 was 4.02, a moderate figure, and the average annual loss per capita was \$4.34—a high figure.

The Water Supply.

In dealing with the water supply the officials of the water department are progressive and capable. Plans in general complete but records of consumption were lacking. The fire service and emergency provisions were good. Loch Lomond furnished an ample and reliable supply for an extensive growth of the city, the head works were well arranged and of permanent construction. The supply line was single for three-sevenths of the entire distance and the reinforced concrete section of it in bad shape. The capacity of the entire line was insufficient to furnish adequate fire flow under the present consumption conditions. They found the per capita consumption extremely high. In the high value districts the pressure under present conditions was not sufficient to allow the installation of sprinkler systems or the use of hose from the hydrants. They found the carrying capacity of the main arteries to the principal mercantile districts and to the North End inadequate. The supply of hydrants sufficient in number but not large enough in size.

On the West Side they found the source of supply ample but the supply lines not sufficient to meet demands. The average daily consumption was high.

Recommendations.

They recommend in connection with the water supply: That the work of paralleling the line through the Dry Lake be completed as soon as possible, and that a new 24-inch supply line to Lake Lattimer be completed within five years. That a leakage survey of the distribution system, and a thorough inspection of plumbing fixtures be made immediately—this has already been begun—and that the department adopt the policy of metering all new services and ten per cent. annually of the old services for the next ten years.

Children Cry for Fletcher's



The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of *Dr. J. C. Fletcher* and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

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protection to exposed windows, vertical openings and communication through fire walls and other necessary regulations were lacking and from the standpoint of fire protection structural conditions were weak and could only be remedied by the adoption and enforcement of a good building law.

They recommend the adoption of a modern building law and the extension of the fire limits district to include all the manufacturing or manufacturing districts and the erection of only fire-proof buildings in these areas.

Explosives and Inflammables.

The laws relating to explosives and inflammables did not go far enough and the enforcement of law of this nature should be in the hands of the fire chief. They found the conditions at film exchanges unsatisfactory and recommend that a complete code of regulations governing the manufacture, sale, storage and transportation of explosive and inflammable substances be adopted and the chief of the fire department held responsible for its enforcement.

Electricity.

They found no laws governing electric wiring and no supervision exercised either by the city or insurance companies and they recommend that a by-law calling for the proper installation of all electric wiring and the appointment of an efficient inspector be adopted; that all overhead wires be placed underground in the principal mercantile districts except trolley wires.

Conflagration Hazard.

In the principal mercantile districts serious group fires might be expected as the construction was weak and the fire fighting facilities inadequate, but King street and Market slip made fair fire breaks. They recommend that owners of buildings which are defectively constructed be required to suitably protect roof, floor, party wall and exposed openings and that automatic sprinkler systems with outside alarm connections and controlling valve near Main street be required in all buildings which might act as conflagration breeders.

WORKING IN BEHALF OF PROVINCE

London, Nov. 21 (Montreal Gazette cable).—Hon. James Murray, minister of agriculture for New Brunswick, is conferring with people in various quarters with regard to an immigration scheme on behalf of his province. He asserts that recent legislation in this respect is the most advanced step of the kind taken in Canada. The scheme provides for the establishment of community settlements, made up of returned soldiers or any soldiers desiring to settle on the land, each community to radiate from a central farm, and to be thoroughly equipped with implements for the immigrants to get a good start.

Hon. Mr. Murray is organizing a London agency for the work immediately in the work is over. In the meantime, he says, the agency is doing good work among the soldiers in various homes.

VON JAGOW QUILTS HIS POSITION

Amsterdam via London, Nov. 21.—Gottlieb Von Jagow, the German minister of foreign affairs, has resigned, according to a Berlin despatch. The condition of his health is given as the cause of his resignation. Dr. Alfred Zimmerman, under-secretary of foreign affairs, the despatch adds, will probably succeed Herr Von Jagow.

Their Baggage Damaged.

The Klark-Urban Dramatic Company, on route from Truro, N. S., to Maine, lost one day's engagement owing to trouble with their baggage. The trunks and scenery were being carried in a special car from Truro, and on its arrival here Monday morning, it was found considerable damage had been done to the contents of the car owing to a break in the steam connections. A Government Railway claims agent arrived from Moncton, a settlement was made with the management of the theatrical company, and they left yesterday for Maine.

Their 50th Anniversary.

Mr. and Mrs. Harvey Jordan recently observed the fiftieth anniversary of their wedding at their home in Oldtown, Maine. Mr. and Mrs. Jordan received many gifts, including several pieces of gold. Among those at the celebration were Mrs. Luther Jordan and Mrs. Frank Jordan of St. John.

More Men Wanted.

About 2,500 men are required for the Army Service Corps. The recruiting offices have received word to recruit for the corps. The men enlisting in the A. S. C. will be stationed in the city for a while, after which they will be sent to Toronto, thence overseas.

Robert Maguire.

The death is announced in East Boston of Robert Maguire, formerly of St. John. He was thirty-eight years old. The funeral will be held today from his late residence, 224 Lexington street.

WORKING GIRL FALLS HEIRESS TO THOUSANDS

Special to The Standard.

Fredericton, Nov. 21.—A Fredericton girl, Miss Margaret Halliday, is one of two heirs to an estate valued at \$30,000. Miss Halliday is a niece of the late Charles Halliday who recently died at Beach farm, Vancouver, B. C., and his personal property was bequeathed to his two nieces, Mrs. Dalton Watson of Edmonton, Alta., and Miss Halliday. Charles Halliday was a native of Ireland and came to Canada about thirty years ago. He was one of the most successful farmers in British Columbia and accumulated considerable wealth in that province.

The Fredericton young lady, like her deceased uncle, is also a native of Ireland, having been born in Killeen. She came to Canada about a year ago and has since been residing in this city, being employed at the residence of Very Rev. Dean Neales. Her parents are both living in Ireland but will probably come to Canada within a short time.

GREECE MAY DECLARE WAR

Athens, Nov. 20, via London, Nov. 21.—It is learned that while the ambassador of Aristide Briand, the French premier, that King Constantine recall former Premier Venizelos in meeting with opposition in Athens, sentiment in favor of the King accepting the other principal suggestion, namely that he declare war on Bulgaria, is growing.

Two Nephews Killed.

Rev. D. Hutchinson received word yesterday that his two nephews had been killed in action at the front. John, the first reported, was a member of the Gordon Highlanders. The other nephew was Leander PHILLIPS.

Try This If You Have Dandruff

There is one sure way that never fails to remove dandruff completely and that is to dissolve it. This destroys it entirely. To do this, just get about four ounces of plain, ordinary liquid arvon; apply it at night when retiring; use enough to moisten the scalp and rub it in gently with the finger tips.

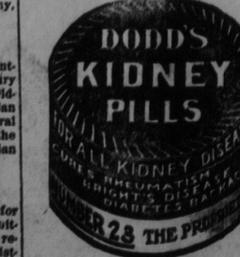
By morning, most if not all, of your dandruff will be gone, and three or four more applications will completely dissolve and entirely destroy every single hair and trace of it, no matter how much dandruff you may have.

You will find, too, that all itching and digging of the scalp will stop instantly, and your hair will be fluffy, lustrous, glossy, silky and soft, and look and feel a hundred times better. You can get liquid arvon at any drug store. It is inexpensive, and four ounces is all you will need. This simple remedy has never been known to fail.

ANOTHER MAINE MAN VICTIM OF GUNNER

Millinocket, Me., Nov. 21.—Daniel Carrigan, about 60 years old, was fatally shot yesterday. He was mistaken for a bear by Elias Simon, a Syrian, who was chopping wood a short distance from the village, saying his rifle with him. He says that when the mill whistle sounded for noon he started for home and had gone but a short distance when he heard a rustling in the underbrush. He says that he shouted several times, thinking that perhaps the bear would make a break for the open.

Then he fired in the direction of the rustling and was horrified to hear cries and groans and found Carrigan on the ground with a bullet wound in the upper part of the thigh. Carrigan died later.



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SIR SAM HUGHES.

(Maritime Baptist).

The resignation of Sir Sam Hughes as Minister of Militia and Defense was noted in this column last week. This scarcely came as a surprise to anyone who was conversant with conditions in that important department. Yet we believe the news was received with genuine regret by a large number, even of those who were not his personal friends or political supporters. No impartial student of events will question his integrity or his honesty of purpose. His firm and unyielding attitude on the drink question won for him the gratitude of many.

We asserted, at the close of the inquiry into contracts for fuses, that the only weakness in the Minister of Militia revealed by that inquiry was a lack of judgment. When to that we add that he was neither a politician nor politician the whole story has been told. The egotism of which many accused him was perhaps nothing worse than had judgment. Yet it is scarcely possible, in view of all the facts, to acquit him of this charge. It is probable that the limit was by no means disagreeable to him, a weakness which is scarcely uncommon. He had, moreover, an overgrown and unfounded confidence in himself and his own policies. In view of these things it was not strange that he finally found himself out of harmony with his colleagues, and ultimately out of the cabinet. Yet for the service he rendered in a time of need Canada will not be ungrateful.

AN ASSAULT CASE.

Case of the King vs. Peter Holist came up before His Honor Judge Armstrong yesterday morning without a jury. The prisoner was charged with assaulting Charles Birch and doing grievous bodily harm. Both are Austrians. The trouble occurred about two weeks ago on a C. P. R. train between this city and Grand Bay. The complainant's teeth were knocked out, his lip split, and he was otherwise badly cut and bruised about the face. Several witnesses were examined after which the prisoner was remanded. U. J. Sweeney appeared for the defendant.

Canadian Officers Decorated.

On Saturday last in Buckingham Palace a large number of officers including Maj. T. M. McAvilly of St. John were invested with honors by the King for conspicuous or distinguished service at the front. Major McAvilly, who on more than one occasion has been reported for bravery, was the recipient of the Distinguished Service Order. Other Canadian officers decorated on Saturday were: Commander of the Order of St. Michael and St. George: Chaplain William Denton.

Distinguished Service Order: Lieut. Col. Raymond Brutinel (Machine Gun Section); Lieut. Col. Charles Mitchell (attached to the local forces); Lieut. Col. Ethelbert Hardy (Medical Corps); Captain Charles Kimey (19th Battalion).

Military Cross: Major John Carson

(14th Battalion), Major Wilfred White

(2nd Battalion), Captain Charles Costigan (10th Battalion), Capt. Thomas O'Hagan (Medical Corps), Capt. Vernon Powell (Artillery), Capt. Lawrence Whitmore (Medical Corps), Chaplain Workman, Lieut. Cornelius Keller (4th Battalion), Lieut. Harry Quimley (Signalers).

Royal Red Cross: Myra Goodeve.

Soldiers Too Young.

Pte. Russell Scott, who left Backville as a member of the 14th Battalion, in a letter to a friend in Backville, states that there are too young soldiers in England who are too young to go to France. He said that the war office thought it best not to allow them to go across the channel for the present at least.

DIED.

BELL—Entered into rest this morning, November 21st, after a short illness, Janet L., beloved wife of William T. Bell, leaving her husband and one son to mourn.

Funeral on Thursday afternoon, at 2.30 o'clock, from her late residence, 195 Union street.

CLAYTON—in this city, on the 20th inst., Muriel B. Clayton, eldest daughter of Thomas and Clara Clayton, aged six years and two months. Funeral will be held on Wednesday at 2.30 from St. Paul's church to Fairview Hill. (Fredericton papers please copy).



HERE is the grocer, polite and urbane, Now at his counter we stand; Flour is the subject, our question is plain, Which is the best in the land? And he replied with conviction and power, "I recommend to you —"

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