

A MINIMUM BUILDING CODE WANTED.

That the Canadian Commission of Conservation should recommend to the provinces the adoption of a standard minimum building code, formulating a code that would be elastic enough to be applicable to every city and town in the country, was the recommendation made by Mr. J. Grove Smith, of the Canadian Fire Underwriters' Association, in an address before the Commission of Conservation. The several provincial governments might then be influenced to endorse this code and to enforce its application, thus ensuring uniform municipal building regulations throughout the Dominion.

Included in this code, said Mr. Smith, should be recognised Canadian standards and tests. To this end, the Dominion Government should establish a Bureau of Standards, for the testing of all materials, devices and appliances used in building construction, electrical construction and fire protection, and for the promulgation of standards relative thereto. The establishment of such a bureau would meet with approval throughout Canada and would remove the suspicion with which architects and builders view private standards and tests.

PRESENT REGULATIONS IMPERFECT.

Without exception, continued Mr. Smith, it could be said that the building ordinances in all the cities and many of the larger towns in Canada are all imperfect. Many are obsolete and constitute a mass of disordered, undigested and conflicting rules. In the matter of fire danger, proper safeguards have been neglected. Every city by-law provides for the cutting-off of certain maximum areas by firewalls that must run solidly to the roof and extend above it. Thus, the lateral spread of fire is safeguarded. A row of three-storey brick dwellings covering a ground area of 75 feet by 150 feet, with six interior partitions of wood and plaster, would be regarded as a veritable firetrap and would not be permitted by any modern ordinance. Suppose, however, that this block of buildings is turned on end, so that it becomes a seven-storey building, and that the former partitions, which have now become floors, are cut through for the accommodation of stairways, elevators and shafts; its erection would proceed without protest and in all probability be pointed to with pride. Yet the latter building is far more susceptible of destruction by fire than the former. Fire always spreads more rapidly in a vertical than in a lateral direction, and ninety per cent. of all fires that extend from building to building in our cities go up the stairways, chutes and elevator openings of the buildings in which they originate, and through the roofs, communicating therefrom to adjacent structures. If, by proper regulation, this hazard can be eliminated, it is a matter of immediate public concern.

One of the chief reasons for the adoption of a uniform building code in Canada, said Mr. Smith, is that the principles of building construction and fire protection are universal. Spruce and Douglas fir are just as strong in New Brunswick and Nova Scotia as in British Columbia and the prairie provinces, floor loads ought to be the same, methods of fire protection should be similar for buildings and districts of the same character. Local considerations do not enter into the question, and there

is no reason why the by-laws of the various cities of Canada should differ. Moreover, if regulations are necessary for the larger cities, they are equally necessary in the smaller towns and villages.

THE CUMULATIVE FIRE TAX.

It is generally agreed that the main reason for the slow progress made by the fire prevention campaign is due to the failure of the man in the street to take an intelligent interest in the subject. Probably, his lack of interest is due to the fact that it has never yet been brought right home to him that the fire waste is constantly taking a toll of hard cash from him. Such is the case, though the fact that the fire tax is an indirect one naturally tends to disguise the universality of its operations. The merchant, the manufacturer, all those who handle large stocks of goods, realize the significance of the fact that their goods are insured and they add the cost of this insurance to their goods and pass on the charge to their customers. So that whoever buys a hat, or a pair of shoes or a suit of clothes or anything that goes through the channels of production, distribution and exchange, pays the fire tax, though the tax itself is concealed in the cost of the goods. A simple illustration of the economic sequence in this connection is given by Mr. Franklin H. Wentworth, secretary of the National Fire Prevention Association, in reference to cotton. Cotton is insured in the sheds in the South; insured while on the railway platform; insured while in transportation; insured in the textile factory; insured in the warehouse; insured in the local dry goods store. All the way along from the cotton field, cotton bears an accumulative fire tax, and the ultimate consumer pays it—included in the cost of the goods. Similarly with wool, from the back of the sheep all along the road to the point where a suit of clothes is purchased, the fire tax accumulates. Ultimately, in every case, this tax is paid by the consumer—by the ordinary man in the street.

A NEW WAY OF FINDING PROSPECTS.

Hints to the inexperienced life agent in the matter of finding prospects at this date usually contain little that is really new. Something fresh is, however, put forward by the Mutual Life of New York, which suggests the systematic canvass of fire and casualty insurance officials. In every large city, says the Mutual Life, there are thousands of men engaged in these lines on their own account, or as employees, who ought to make good subjects for insurance. They are educated to believe in insurance, and will more readily listen to the life insurance solicitor than men in most other lines. Read over the news and personal items of any insurance journal, or of all the journals to which you have access. In almost every issue you will find mention of men in fire, casualty, or other insurance lines who have received promotion, or have had some special good fortune in their business. These men are usually ready to listen to a suggestion that they may make use of their improved income to increase their life insurance holdings.

The National Association of Life Underwriters has plans under way for the promotion of a campaign to secure during 1917, 6,000,000 new American policyholders not now carrying life insurance.