

## SHOULD FIX RESPONSIBILITY FOR FIRES

### Improvement in Toronto Conditions—Need of Common-sense Methods in Preventive Measures

There is a movement on foot which has been developing for some years in the United States, and is beginning to be felt in Canada, which will probably have very wide-reaching influence on the business of fire insurance. That is the movement for fire prevention, said Mr. G. P. Payne, president of Toronto Insurance Institute, in his inaugural address. At the last meeting of the National Fire Protection Association, held in New York, there were represented some 26 state associations, which are engaged in the work of fire prevention. In Ontario an association for this purpose has been formed, with Mr. John B. Laidlaw, manager of the Norwich Union Fire Insurance Society, as president. The importance of this work, and the need for the active co-operation by all associations of business men, will be apparent when it can be shown that the per capita loss by fire in this country rises to an amount of over \$2.50 per annum, while in a number of large foreign countries the per capita loss varies from only 30 cents to 50 cents per annum.

#### Improvement Shown in Toronto Buildings.

It is rather a curious fact that the public generally do not recognize the real import of our fire waste, but the comparison is so marked, and the figures so enormous, that we must not let pass a single opportunity to bring ourselves and the public generally to a realization of this tremendous waste. Insurance men well know that the losses are not in reality borne by the insurance companies, but are a burden upon the country at large. Destruction by fire is a complete loss, although the public are too often content to know that risks are covered by insurance, and there is necessity of bringing the people to a realizing sense of responsibility in this matter. The public is always complaining that rates are too high, although the remedy for this lies largely in its own hands, and it is quite possible to change high rates to low ones.

The conflagration of April 10th, 1904, in Toronto, has resulted in the erection of a superior type of building and the result has been a lower rate of premium, so much so that almost all new warehouses and factories, of any importance, are

now built of fireproof or slow burning construction. Many are equipped with sprinkler installations, which tend to further reduce the rates. In doing this they are also reducing the general fire hazard, as sprinklered risks and fireproof buildings are splendid fire stops.

The loss of life from fires in this country is also large and although we have not had any very great loss of life such as that of the Triangle Waist Factory in New York, where 147 workers, mostly girls, lost their lives, the possibility of such an occurrence is painfully apparent in a number of our factories.

#### Modern Needs are Shown.

They who see this menace must work together to prevent these great losses. If conflagrations are to be prevented, there must be fire resistive or slow burning construction, so that our fire departments may confine the fire to the building in which it starts. Inflammable roofs and superstructures breeds conflagrations from flying sparks and embers. Unprotected window openings allow the spread of fires from building to building. Frame sheds and additions in the rear of otherwise fairly good fire-resistive buildings carry the fire from one building to another. Good internal protection such as is afforded by automatic sprinklers is perhaps the best method of confining a fire to the building in which it originates, but where this cannot be attained, protected vertical openings, fire extinguishers, inside standpipe and hose (of a size to be easily handled by an ordinary individual), and fire pails, which are readily accessible, will frequently control a fire in its incipency, which otherwise might prove serious and even result in a conflagration.

There is just one way by which the appalling loss of life and property by fire can be put a stop to, and that is by educating public opinion so that we can look upon this unnecessary loss as we do on manslaughter and stealing, as a crime rather than a misfortune. Until this is done it would appear that no real progress can be made. The man who has a fire, instead of being looked upon as an unfortunate, will be regarded as a public offender.

#### Many Fires Caused by Incendiaries.

Under the laws of France a man is responsible to his neighbors for a fire originating in his buildings, which damages the neighbors' property. The landlord is responsible to his tenant if it can be shown that the accident was occasioned by some defect in the building, or neglect of its proper upkeep. On the other hand, the tenant is responsible to the landlord, not only for the damage done, but also for the loss of rent, not only his own rent, but that of other tenants. It is not probable that such a law could be enacted in this country, but it would appear that some method that would fix the responsibility for fire is required.

An educative and publicity campaign is now being actively pressed throughout the most of the states and no doubt our own fire prevention association is preparing to take steps along the same lines. Boards of trade and business men's associations generally are being addressed by able speakers, and a most comprehensive work of public education on the fire waste is being made. In addition to such a campaign in the province an important consideration is the matter of incendiarism. There is no doubt that hundreds of fires result from this, but how few of them are traced to this origin, and what small percentage of the criminals have been arrested. This is a matter for the provincial government to take in hand and I understand that something is now being done towards having a fire commissioner for Ontario. In Manitoba there has been a fire marshal for some years with a gratifying decrease in fire losses generally throughout the province.

#### BRAZILIAN SECURITIES SUFFER

The security selling and depression which have come as a result at bottom of the Balkan wars have centred around a group of Brazilian securities, says a cable to the New York Annalist. The trouble is that a bull account in them had been built up during a period of several years of exceptional prosperity, assiduously advertised. Big schemes of construction had been undertaken, notably that of enterprising concerns led by the Brazil Railway Company. The slump in rubber came too quickly to let the bulls escape, and the market is perpetually being hammered by forced liquidation. Everything Brazilian suffers; Government stocks, because it is feared that the fall in the revenue may lead to a suspension of sinking funds; railway and utility stocks, because of the paralysis of trade. This is the real weak spot in our markets. The slump in the scrip of the Rothschild loan, in Brazil Railway common stock, and the flatness of Leopoldinas, Brazil Traction, Rio Trams, and the older Government stocks—these have made a hole which has to be filled up by heavy sacrifices elsewhere.

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