The Monetary Times

Trade Review and Insurance Chronicle

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HOW TO LESSEN GREAT FIRES.

A list of conflagrations on another page affords an intimation, which to many of our readers will be, we imagine, a novel one, of the frequency of such events in the history of the world in recent centuries. Beginning as it does with the great fire of London some two hundred and forty years ago, this list takes no account of the looting and burning of conquered cities during the earlier years of the Christian Era. There are records, however, of thirty conflagrations arising from what are termed normal causes up to the year 1100. In the twelfth century there were 27; in the thirteenth, 16; in the fourteenth, 11; in the fifteenth, 12; in the sixteenth, 13-making 79 in all before we begin to speak of the great fire of 1666, of the devastation of which Pepys' Diary affords us so graphic an account, and which probably caused the founding in England of fire insurance companies.

Tracing the origin and extent of the great burnings since that of London, as is done by Mr. J. B. Laidlaw in his excellent paper, "Lessons from Conflagrations," delivered this week first before the Insurance Institute of Toronto, and afterwards before the Insurance Institute of Montreal, it is learned that these events are unhappily not rarities, but succeed one another with tolerable regularity. Another feature of them, which is marked is not at all unnatural, namely, that they occur most often in dry weather. Numerous instances are given where these dreadful burnings have swept over towns and cities because "everything was as dry as tinder" from lack of rain over a lengthened period. As Samuel Pepys said of the great London fire, September 1st to 9th, 1666, "And everything after so long a drought proving combustible, even the very stones of churches." Time and again has this been the case. Investigation has shown that conflagrations take place where the fire

protection is of the best, as well as where it is defective; that the best business blocks have been swept away along with those of poor construction, and that in some cases a fortunate change of wind or weather have proved a great factor in subduing the flames. On the whole, however, good construction of buildings and appliances preventive of fires resulted in fewer losses and of smaller amount.

The first step towards minimizing risk appears to be reduction of the area of any unit freely subject to one fire. On building construction Mr. Laidlaw remarked that it had been many times demonstrated that a building of several floors with free communication between them, or a building of large area, even though only one storey high, was a conflagration breeder. All municipalities already possess by-laws governing the erection of new buildings, but to eliminate the conflagration hazard the authorities must go further and insist on the remodelling of all existing structures in such wise as to make them less easily combustible. The regulation which is centuries old requiring fire walls to be built between mercantile buildings should be extended so as to provide that there be no interior communication whatever from floor to'floor. Firemen would then have an infinitely easier task, and there would be much more probability of their preventing fire from becoming a conflagration.

Since great conflagrations have been of regular occurrence in the past they may be looked for equally in the future unless we learn from experience and change the conditions of structure of buildings and arrangement of towns. "The consideration of the direct and indirect losses to a community and to the country at large by conflagrations," says Mr. Laidlaw, "and also by all fires whether they be large or small, should receive much more attention that it now does from political economists, newspaper and magazine writers and our public men, each of whom