

FIRE PROTECTION—(Continued).

policyholder and the general public pays the loss and not the insurance company. Further, I resolve to cancel or reduce the amount of any policy when informed by the fire marshal the chief of the fire department or any other person in authority that the amount of the policy is greater than the value of the property.

"For many years in Texas we have failed to convict in arson cases on circumstantial evidence even when we were thoroughly convinced beyond a reasonable doubt that the defendants were guilty. We have allowed our verdicts to be influenced by sympathy for the prisoners or their families and we have taken the position after listening to the arguments of the attorney for the defendants that the insurance companies — usually foreign corporations — have accepted the premiums and should pay the loss, not realizing that insurance companies are merely self-constituted agents of the people for the purpose of collecting the fire tax and distributing it among those who lose, and that the tax collected is based upon the amount of property involved; that we ourselves and other honest policyholders pay out of our own pockets every dollar paid to people who burn their property for the insurance. We, therefore, resolve that, in the future, we will do our duty as the law requires, that the firebug may be given his just deserts."

That builders of defective and dangerous chimneys should be liable to criminal prosecution if fire occurs as a result of their negligence is the contention of many fire prevention workers. The principle upon which this contention is based was endorsed by Benjamin Franklin about 1735.

Fires occurring in chimneys are due primarily to accumulations of soot. Accumulations of soot are due to imperfect combustion of fuel and no neglect to clean the chimney at proper intervals. Wood and bituminous or soft coal under the best conditions produce more soot than anthracite or hard coal.

When a change is made from the use of anthracite to the use of soft coal conditions will usually be bad, unless the necessary alterations have been made under expert supervision by a competent workman. Bituminous coal requires more draft to insure good combustion than does anthracite, and a furnace designed for the burning of anthracite is pretty certain to cause a considerable unnecessary wastage in the form of soot when bituminous coal is burned in it.

Quick, hot fires, such as are often built to take off the chill of a cool evening in the fall, are particularly likely to cause in the chimney to take fire. The burning of accumulations of waste, paper, etc., in stoves, furnaces or fireplaces in the spring or fall is also a dangerous practice in this respect.

1. It is essential that furnaces should be properly designed and installed with reference to the kind of fuel to be used.

2. Much can be done by intelligent firing. Comparatively small charges of coal put on at frequent intervals and spread upon a portion of the fire bed only will produce better combustion than is possible with large charges at infrequent intervals. The object of not covering the whole fire bed with coal is to permit the gases from the freshly fired coal to be quickly ignited. As soon as fresh coal has been "coked" it should be spread out over the entire bed, when it will burn as a bright fire without further smoke. A continually and freely smoking chimney is a sure sign of imperfect combustion.

3. Stoves and furnaces should be periodically examined to see that they are in proper repair.

4. Stoves or furnaces should never be used for the burning of garbage.

The situation in most American cities would probably be most satisfactorily met by the enactment of an ordinance along the lines of the by-law at present in force in the city of Montreal, Que. This ordinance is as follows:

"Each chimney used in the city in connection with a coal or wood burning stove, grate or range, or heating apparatus, shall be swept twice, each year, if the Superintendent of Buildings deems it necessary, at such times as may be fixed by the said Superintendent of Buildings, by sweeps appointed by the Board of Commissioners. The said sweeps shall be under the control of the Superintendent of Buildings; they shall obey his commands and use the appliances and implements approved by him.

"(a) The Superintendent of Buildings shall divide the city into as many sweeping districts as he may deem necessary and shall have such division of said districts ap-

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