Rodded Buildings Immune

In the year 1917 out of a total of over 1,600 lightning fires, causing a loss of \$660,164, in no case was the building which was struck equipped with properly installed lightning rods.

From the reports of losses by fire through known causes, sustained by Mutual Insurance Companies in Ontario for the year 1917 no less than 51 per cent., or more than half, of the total amount was lost through fires caused by lightning.

WHY ALL THIS UNNECESSARY WASTE WHEN IT CAN BE PREVENTED?

Surely it is not necessary to give any further facts or figures to show how essential it is to have all farm buildings properly rodded so as to protect life and property from destruction.

If the buildings that were struck in 1918 had been rodded the farmers of Ontario would be richer to the extent of nearly half a million dollars.

LIGHTNING RODS-THEIR EFFICIENCY AND INSTALLATION

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As a comprehensive conclusion from our investigations, which began in 1901. we have found that if all the buildings in rural Ontario were rodded from 95 to 100 per cent. of the annual damage to buildings by lightning would be prevented. The method by which this conclusion was arrived at was as follows: In 1912 eighteen insurance companies in Ontario kept special records for us. From their reports we learned that out of every 7,000 unrodded buildings insured by them 37 were struck by lightning, while in every 7,000 rodded ones only & were struck by lightning. The rods prevented damage in 35 cases out of an expectancy of 37, showing an efficiency of 94.7 per cent. In the rodding covered by these reports there was doubtless some that was improperly done. With proper rodding the percentage is considerably higher, frequently exceeding 99 per cent. efficiency in Ontario in 1914 was 99.8; and 99.9 in 1915, in spite of some improper rodding known to exist in the Province. These higher figures have been well borne out by more recent investigations in various quarters. Thus hundreds of thousands of dollars would be saved to the farmers of Ontario every year if all the rural buildings were rodded.

Lightning rods are a better investment than insurance. When they save a building, the farmer's only loss is the interest on the price of his rods. Under insurance in case of fire, he loses at least one-third of the value of his buildings together with his premiums. Rods do not eliminate the necessity for insurance—it is needed to protect against causes of fire other than lightning.

Kind of Rods

Copper rods are the most durable and therefore the best, although any metal will do the work as long as in proper condition; but iron rusts off at the ground and aluminum also corrodes under certain conditions. A rod composed of two metals, one wrapped around the other, is especially objectionable.