

CLIMATE, CARELESSNESS AND THE FIRE LOSS.

It is frequently assumed, in comparing the respective ratios of fire losses on this continent and in Great Britain, that the greater immunity from fires which property enjoys on the other side of the Atlantic is largely owing to the more favorable climatic conditions which prevail in the old land. But no proof of this opinion has to our knowledge yet been offered, nor any data published which afford an explanation of the grounds on which the theory is based. The particular climatic feature in the old country which is held to be so repressive of fires is the prevalent dampness. Here a special danger is said to be the dryness of the atmosphere. The one keeps wood-work moist, the other renders it more readily inflammable.

CASES IN POINT.

Although the records of any one or two localities are too narrow an area as a basis for the calculation of an average, they may be helpful in determining the soundness or otherwise of the present theory. It will throw some light on the question of climate and fire losses to consider the cases of two towns and their surrounding districts in England, respecting the fire records of which we have authentic information from one who was many years a resident in them, and associated with a fire insurance agency. One town had 15,000, the other 32,000 inhabitants; both were very old, with modern additions. In the one, only two fires occurred in twelve years—one from careless handling of boiling oil, the other from incendiarism, which was proved and punished. In the other, no fire occurred during the eight years our informant was a resident thereof. Is it credible that such records of freedom from fires are attributable only or mainly to dampness of climate? The wood-work most guilty of initiating fires is that which abuts upon the chimneys of buildings. Now, in these towns, the custom was almost universal of keeping fires alight all the year round, as coal was very cheap and kindling dear. Is it possible that in such dwellings and in public buildings, in which, in every case, a resident was included, the immunity from fire was owing to the dampness of wood-work? In both these towns it was a very common practice to clean the chimneys by setting the soot afire. This apparently dangerous custom caused no fires, yet the joists resting on the chimney brick work must have been as dry as any in the buildings of this country, from continual contact with the warmth from unextinguished fires in the grates. This fact seems a good basis for the conclusion that carefully executed and prudently designed chimney brick work in the ordinary dwelling is a most important factor in reducing the fire risk to a minimum.

WORKMANSHIP AN IMPORTANT FACTOR.

In both those towns were a large number of small factories, usually regarded as bad risks. They in-

cluded chair and japan ware factories, foundries, forges, and small shops for making metal goods, many of these forming part of buildings, portions of which were occupied as dwellings, or adjacent thereto. There were also in both towns a considerable number of old structures into which wood entered largely as the material for both external walls and internal partitions. It is pretty obvious that something besides climatic conditions has been operative in protecting such properties from fire. In our view that something was more efficient precautionary measures in building. The efficiency arises from better workmanship, less scamping, less sacrificing of safety to mere cheapness, and, generally, the following of sound methods which, while possibly not as up-to-date as might be desired, experience has taught builders to follow to avoid fire risks.

SHIFTING THE RESPONSIBILITY.

There is plenty of evidence available in Montreal that poor workmanship and the scamping of jobs in the interests either of mere cheapness, or so that the contractor can obtain an illegitimate profit beyond that to which he is entitled by the terms of his contract, is responsible for many fires. Montreal has a fair assortment of modern buildings, and of old-timers that have survived a half-century or more. The fire mortality among the latter, in spite of their frequently dilapidated condition and the fact that they are now inhabited mainly by people, who probably are by no means cautious where fire is concerned, it is pretty certain is no greater than that among the modern buildings of the city. There are clearly some conditions, which make the newer structures equally or more productive of fire losses than the older ones, outside of those of climate or of internal fixings peculiar to the colder areas of this continent.

These conditions are, we suggest, produced by the carelessness of builders, the lax administration of the building code, and the poor standard of workmanship which is generally available. All these things are the result of a spirit of national recklessness that is apparent enough. Combined with similar faults in tenants, they are largely responsible for the excessive fire losses of this country in comparison with those of Europe. To blame climatic conditions is merely to endeavor to shift the responsibility. Climatic conditions cannot be controlled but carelessness in construction and workmanship can. Those who find an excuse for heavy fire losses in climatic conditions are doing a poor service to their country.

Mr. W. F. Smith, superintendent of agencies Excelsior Life Insurance Company, Toronto, spent a few days in Montreal this week on his return from the Maritime Provinces. He reports the outlook for 1915 at the agencies visited as being rather encouraging. Mr. Smith is well known in life insurance circles, in Montreal, having been for many years connected with the New York Life here and later with the Royal Victoria Life.