

WEATHER INSURANCE.

A Bill is now before the Legislature of Ontario on the subject of "Weather Insurance," which is declared to mean, "The insurance of any kind of agricultural property against loss or injury arising from atmospheric discharges, or conditions, as the contract of insurance shall specify." In this act "Agricultural Property" includes the following: Dwelling-houses, barns, sheds, with their contents, wagons, and other vehicles; saddles and harness, agricultural engines, implements and machinery, household goods, wearing apparel, provisions, musical instruments and libraries; live stock, growing crops and crops severed from the land, fruit trees, shrubs, plants and live or standing timber, all of said property being upon farms as farm property.

From this schedule it would seem as though the Act were designed to widen the range of agricultural insurance risks by enabling policies to be written covering such properties as are not now included in a mutual company policy.

The Act is intended to apply only to Mutual Companies, as the 3rd clause reads;

"The last words of the co-operative name of every company incorporated under this Act shall be 'Weather Insurance Mutual (or 'Cash-Mutual,' as the case may be) Company.'"

What is meant by "atmospheric discharges" would probably give rise to interesting discussions relating to meteorological phenomena. The list of insurable properties includes certain classes of goods ordinarily covered by a fire policy, any danger of which is not usually associated with the weather, as clothes, provisions and musical instruments, and the list given in the act of non-insurable goods excludes articles commonly covered by a fire-policy, such as articles generally classed as household furniture. The Weather Insurance Act, as above stated, is clearly meant to enlarge the scope of mutual insurance companies.

BALTIMORE CONFLAGRATION NOTES.

The scene of the conflagration at Baltimore has been visited by a number of fire protection experts, engineers, architects, fire brigade officers, steel structure makers, etc., many of whom have published their views as to the conditions which led to so vast a destruction of property, and the best means of guarding against such calamities.

A general opinion is expressed that, narrow streets, masses of overhead wires, unprotected windows, bare unbricked iron pillars, open-air shafts, safes crashing through weak floors, defective partition walls, the exposure hazard of old buildings, weak skylights, and bad roofing, and the inadequate fire brigade were the chief contributory causes of the fire developing so rapidly, becoming so extensive and

getting beyond the control of the fire brigade. In regard to the "exposure hazard," Mr. Stewart, ex-superintendent of buildings, New York, says, as quoted in "Insurance Engineering," which has a number of photos of the ruins in the burnt area:

"It is the unanimous opinion of the fire engineers we have met, that, had the Calvert, Equitable, Continental, Trust and other steel frame buildings in Baltimore been provided with sufficient window protection, such as wire glass in metal or metal-protected frames, with some type of fire-resisting shutters, they would have suffered no more serious damage than the chipping of corners from the stone facing of lower floors, and some would have escaped that. These structures took fire at their unprotected windows on several floors at the same instant." Another expert, Mr. H. D. Gue, says: "Had the buildings contiguous to the structure in which the Baltimore fire originated, been provided with efficient window protection, there is every reason to believe that they would have withstood the flames until the fire department could have controlled the original blaze." A third expert, Mr. E. S. Hand, says: "I do not claim that wire glass will prevent the spread of fire, but it has been demonstrated capable of holding the fire in check and preventing the escape of flames from within, or invasion of flames from adjoining buildings."

In regard to another form of structural fire protection, an engineer affirms that "In every instance where modern practice in covering the steel frame and in constructing floor arches and partitions had been honestly followed, the damage suffered has been relatively small." Against cheaply-built structures, strong protests are made, as, "they constitute a serious danger to adjoining buildings of a more expensive character." The tangled masses of wires fallen from poles were a serious nuisance, and caused dangerous obstruction.

A universal conviction is expressed by observers of the burnt district that good brick-work is an excellent protection in case of fire, and the terracotta is also said to have made a good record. The Baltimore Fire Department has been conducting experiments for the purpose of testing whether it was possible that the explosions during the fire were caused by smoke. The result was to prove that smoke will explode when confined and brought into contact with fire. This, however, does not prove that any one of the explosions which caused so much mischief during the conflagration was a smoke explosion.

The Committee of investigation reports as follows:

"At different times some of the 'dead eyes' had been broken in the sidewalk vault-lights and had been replaced. We assume that there were one or more broken at the time of the fire and that the high wind that prevailed on Saturday night must have carried either a lighted cigarette, cigar or match through one of these holes into the basement. The stock directly under the vault lights consisted of blankets and cotton goods in cases, the covers being removed, and it is our opinion that the fire dropped into one or more