

PUBLIC FIRE ALARM SYSTEMS

The extent of any fire in a protected community depends in large measure upon the promptness with which the fire-extinguishing appliances are brought into operation. The fire alarm system of a city or town ought, therefore, to be as nearly perfect as money and skill can make it. A deficient fire alarm system constitutes a general hazard. It may be tolerated when re-construction would involve a heavy outlay, but a community is dealing with the whole question of fire protection from the wrong end when extinguishing apparatus is purchased at the expense of the alarm system. Three minutes after a fire has broken out a pail of water would usually be sufficient to subdue it. With ten minutes' uninterrupted start, a fire may need a quarter of a million dollars worth of apparatus and an army of men before it can be controlled. An obsolete fire alarm system is the crudest form of economy.

WINTER FIRE PROTECTION

Winter fires in barns, stables or outhouses are usually caused by the knocking over or explosion of kerosene lamps or lanterns. Keep a few pails of dry sand on hand. Dry sand will not freeze. In the incipient stages of an oil fire, sand will smother, whereas water will spread it.

AUTOMOBILE LIABILITY

The Weekly Underwriter says:—

As noted in our news columns, the proposal for an unlimited automobile liability policy is lying dormant. Many underwriters regard it with apprehension. These "devil wagons" are sometimes capable of inflicting damage that is undreamed of in the ordinary course of events. One machine smashed a fire hydrant and flooded a basement full of a stock of silk goods, and everyone knows what values were involved there. The Travelers recently printed a picture of a whole row of store fronts that had been caved in by a rampageous motor truck. Every time we swim through the pedestrian crush on Fifth Avenue or battle in the commuters' rush across West Street, night and morning, we marvel that so few accidents occur. A wild machine might make terrific havoc

CANADIAN FIRE RECORD

Fire at Toronto.—On the 26th instant a fire broke out in the machine shops of the W. & J. G. Greery Co., Ltd., Church Street. Loss about \$50,000.

Fire Near Thorold, Ont.—On the 26th instant the large frame boarding house of the Beaver Board Company, near Thorold, was destroyed by fire. Loss about \$10,000; partly covered.

Fire at Stouffville.—On the 26th instant a fire damaged the Presbyterian Church. Loss about \$7,500.

Fire at Southan, N.B.—On the 19th instant a fire destroyed the Minnesota Grain Company's elevator. Loss about \$30,000.

Fire at Halifax, N.S.—On the 20th instant a fire broke out in the premises of the Manhattan Produce Co. on Brunswick Street.

Fire at Windsor, Ont.—On the 18th instant a fire destroyed three dwellings and contents, Nos. 189, 191 and 193 Wellington Avenue. Loss \$7,000.

Fire at Montreal.—By the fire which occurred on the 24th instant at 308-310 Craig Street, the following companies are interested: On building, Union of Canton, \$2,500; Scottish Union, \$2,500; British Crown, \$2,500; Gt. American, \$2,500; total, \$10,000, loss about \$6,000. On Daoust, Lalonde & Co. stock, boots and shoes: Sun, \$2,500; Home, \$2,500; National of Paris, \$2,000; Continental, \$2,500; Fire Insurance Co. of Canada, \$2,500; Guardian, \$2,500; North West, \$2,500; total, \$17,000; loss about 80 per cent. On Victoria Rubber Co. stock: Northern, \$2,000; Yorkshire, \$2,000; Strathcona, \$1,200; Guardian, \$2,000; total, \$7,200; loss about 80 per cent. On Commercial Printers' stock and machinery: Union of Canton, \$1,900; loss nearly total.

Fire at Calgary.—By the fire which occurred on the 18th instant in the Empire and Grand Central Hotels and three stores, the following companies are interested: On Empire Hotel and contents: British Crown, \$3,500; New York Und., \$4,000; British America, \$2,500; Western, \$3,500; Norwich Union, \$4,000; Law Union, \$3,500; General of Perth, \$6,000; Union of Canton, \$5,000; State of Penn., \$5,000; Glens Falls, \$5,000; Guardian, \$8,000; Atlas, \$5,000; North West, \$8,000; total, \$63,000; loss total. Calgary Brewing & Malting Co., on stock, Liv. Manitoba, \$11,500; Delaware, \$10,000; National Union, \$10,000; Canadian Fire, \$2,500; total, \$34,000; loss total. Calgary Brewing & Malting Co., Ltd., on building and store: Liv. Manitoba, \$750; General of Perth, \$750; total, \$1,500; loss total. N. Y. Rapaport Jewelry Store: Alliance, \$1,000; London Guarantee, \$2,000; total, \$3,000; loss total. Calgary Drug Store, stock; Dominion Fire, \$2,500; loss total; M. Chettar, men's furnishings: Globe & Rutgers, \$1,000; Quebec, \$1,000; General of Perth, \$1,000; total, \$3,000; loss total. Philip Silver & Confectionery Store, Continental of Winnipeg, \$1,000; loss total. Two other small losses totalling \$1,200.