CUNNINGHAM & SPARKS, OTTAWA

"The insurance branch of the business of Cunningham & Co., Ottawa, will in future be conducted under the name of Cunningham & Sparks, the firm having formed a partnership with Mr. R. Russell Sparks. Since returning from overseas service Mr. Sparks has been associated with the Cunningham firm and previous to his entering the military service was a well known insurance man of the Capital. The Companies represented by Cunningham & Sparks are the Northern, Phoenix of London, Mercantile, Canada Fire & Accident and Dominion Gresham Guarantee & Casualty Co.

"The auditing and accounting branch of the business will be conducted by Cunningham & Co. as formerly, the change applying to the insurance department only.

ESTABLISHES AUTOMOBILE DEPARTMENT.

Supplementing the already admirable service it renders its field representatives, the New York Underwriters Agency announces the creation of an automobile department, which will issue a full coverage policy, save liability. In its new branch the agency will maintain the same "unexcelled standard of efficiency which has characterized every undertaking of the organization during its career of more than half a century." J. A. Reid, who has been connected with the agency for a number of years, will have charge of its automobile department. The New York Underwriters Agency has joined the National Automobile Underwriters Conference and will issue the latest approved forms of policy.

FIRE LOSSES

Looking the country over as a whole we may observe a curious reaction in human nature. Those who make a profession, or the stepping stone to the professioon, of "raising hell with fire insurance" invariably do it about fire insurance rates. You never hear them thunder against the vast property and life loss from fires that could be prevented. They never arraign the Government for not adopting and enforcing laws for honest building construction to reduce the susceptibility to fires. They never demand that personal responsibility for fires by carelessness and neglect be visited by personal liability for the result of it.

Not at all! But they keep up a thunderous clamor against the mere insurance rate, if from 98 cents it goes to $1.01. The fire loss is always far greater than any insurance can possibly indemnify for by distribution and in addition the whole sum—insurance money and all—is a dead and total loss to the community, yet the hue and cry is raised against the only thing that ameliorates the misfortune to the individual and not a whisper against the high rates of carelessness and neglect that makes the insurance rate a simple matter of mathematics.

As long as recklessness with respect to life and property is a common practice we may expect insurance rates to be high. You cannot cure a disease by treating the symptoms. The cause must be removed.

Insurance Field.

HAZARDS OF ELECTRIC IRONS

One of the chief causes of the rapid increase in the number of dwelling fires, with resultant danger to women and children, is the multiplication of domestic electrical devices, and especially of electric irons. Most of these fires are due to defective installation and carelessness in operation. It is evident that the public must be educated on these hazards, especially as regards changes in the wiring and leaving the current on irons not in use, and that the authorities should improve their electrical inspection methods. A loss of $25,000,000 a year from electrical fires, with hundreds of deaths, chiefly among women and children, is too heavy a toll to pay for the American habit of carelessness.

One of the remarkable developments of modern life has been the increase in the use of domestic electrical appliances. Housewives are looking for every possible labor-saving device, because of the difficulty in securing help, the appliance manufacturers are advertising widely, in order to sell their devices, and the electric light plants are also pushing their use as the means of increasing the sale of current. The result has been to introduce many serious electrical hazards into millions of homes, with a natural increase in the proportion of fires due to electrical causes from $16,539,433 in 1916 to $20,780,307 in 1918, while it is estimated that the loss in 1919 was $25,000,000. Most of these were in homes, with serious danger to the lives of women and children.

The National Board of Fire Underwriters, which has been tabulating the causes of fires, investigated the electrical fires reported during a typical week recently and found that of 540 fires, 252 were caused by flat irons, 82 by defective cords and 206 by all other causes. The great hazard of electrical flat irons is that they are so frequently left standing with the current on, and although numerous devices have been developed to prevent this, they have not yet been made fool-proof. Misuse of properly installed electric cords by amateur electricians is also a cause of fire.