

THE CONFLAGRATION HAZARD.

Within the last year or two, Canada has been fortunate in having had within its borders no fresh demonstration of the reality and power of the conflagration hazard. It is to be hoped that this immunity for a period will not lead to a fresh growth of so-called fire insurance schemes which take into their calculations no account of the immensity of this hazard. We in Canada have certainly good reason not to forget it. The records of *THE CHRONICLE* show that since 1845 there have been in the Dominion twenty-six conflagrations which between them represent a property loss of approximately \$75,000,000. The majority of these great fires are by no means in the realm of ancient history. Since the beginning of the present century, eleven have taken place, the outbreaks individually accounting for property losses of from \$750,000 to \$13,500,000. Six took place between July, 1910, and January, 1913. With these facts in mind, there is certainly no reason to assume that somehow or other we have got out of the conflagration stage and that it need no longer be worried about.

AN UNCERTAIN HAZARD.

The essence of the conflagration hazard is its uncertainty. Even before these lines appear in print, somewhere between the Atlantic and the Pacific, a huge conflagration may be in progress. There is no telling from day to day, even from hour to hour when one may develop. Hence the necessity on the part of fire underwriters who incur the tremendous financial responsibilities arising out of these conflagrations, of maintaining their rates generally at such a level as will enable them to meet fully these responsibilities as they arise. Hence also the folly of the arguments which appear from time to time, based upon the fire loss experience of a comparatively short period of immunity from conflagrations, regarding generally excessive fire insurance rates. It is a primary requisite of the solvency of the fire insurance business that such rates be charged as will allow the organisations undertaking the risks to accumulate reserves against the conflagration hazard. Otherwise, fire insurance gives merely a false sense of security from which there is a rude awakening when resources prove insufficient to meet exceptional conflagration losses.

MINIMIZING THE HAZARD.

While the conflagration hazard cannot be abolished, undoubtedly there is much that may be done to minimize it. In one of his Canadian addresses, Mr. Franklin Wentworth, the secretary of the National Fire Protection Association, has made useful indication of the lines on which steps to this end should proceed. Mr. Wentworth points out that brick and stone buildings are ordinarily valueless as firestops because of their glass and window frames of wood and that we must come eventually to the equipment of all commercial

factory and office buildings in the centres of cities with metal window frames and wired glass. Under such conditions, city fires will then be unit fires extinguished easily by a competent fire department within the building in which they originate. As regards residential centres and less congested districts, Mr. Wentworth points out the necessity for the abolition of the shingle roof now generally recognized as a conflagration breeder, and whether in the congested districts or in other locations, the necessity for constant and thorough inspection by fire departments, not only in order to keep down accumulations of rubbish and the thousand and one other circumstances from which fires originate, but in order to familiarise the firemen with the geography and physical details of every building so that when fires do break out, the firemen are fighting on familiar ground, in position to bring their forces to play at once upon the most vulnerable points, without loss of time.

REDUCING FIRE RATES.

Work along these lines, while tending to minimise the conflagration hazard, would naturally also result in a reduction in the fire rates. The underwriters readily give credit for improvements in construction, the installation of automatic sprinklers, etc., and communities which desire to reduce their fire insurance rates have the matter in their own hands. At the same time, it must be recognised that while the conflagration hazard can be minimised it cannot be abolished, and fire insurance rates must continue to take account of it in the interests of the whole community in the day of disaster.

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