

RURAL FIRE PREVENTION.

Farmers and villagers should be among the most active of fire protectionists. While most villages have some fire-fighting system, few have paid departments. Living isolated from auto pumping fire engines, chemical and other apparatus, and fire alarm boxes, the farmer or the villager must constitute himself an individual fire department, points out the Canadian Commission of Conservation. It is in the autumn and winter when the stoves, the open fireplaces and the kerosene lamps come into use that the fire danger is greatest. Eternal vigilance is the price of safety.

Many country and village homes have a "store-room" into which, during the cold months, rubbish and debris are thrown indiscriminately. Newspapers, rags, old clothes, etc., constituting the most inflammable collection, are thrown into this room, usually the worst—from the fire protection standpoint—in the house. Most villagers use the kerosene lamp or possibly a tallow candle while searching in the cellar or store room. The lamp or candle is put down, a rat runs out and, in the excitement, especially if a woman is present, the light is frequently knocked over and a blaze is almost certain to result. Water is hard to get, pumps freeze up and the farmer or villager is powerless when the fire develops.

During the summer, English sparrows carry nest-making materials into cracks and crannies, building nests close to chimneys and flues. Chimney swallows, nesting in the stacks, knock the mortar from the bricks and make holes through which sparks find their way to the sparrow's nest. A mysterious fire results, generally on the coldest night of the year.

All flues and chimneys should be examined before the fires are lighted in autumn. Water should be drawn at night and placed in pails where it will not freeze. Roofs should be examined and cleared of curling shingles and other spark catchers. The store room should be the most carefully kept room in the house. Rats, mice and squirrels should be cleared out. Lanterns should be kept filled, cleaned and with wicks of proper length. A dirty, short-wicked lantern, full of oil, is a bad fire hazard.

WISE PRECAUTIONS.

All dead herbage should be removed from the house and outbuildings. Sparks travel far on a winter gale and, alighting on dry herbage, are dangerous. Bonfires are a bane. Most persons who have large yards could well afford to build a small furnace of brick, covering the stack with wire netting, and thus burn the refuse without danger. Smoking about the barns should be prohibited and lanterns used in barns should be hung where stock cannot kick them over. At all times, the lantern should be kept in a safe place. A small electric torch is a good investment where hay and fodder must be reached in the darkness. Matches should be kept in a tin box tightly covered and placed out of the reach of small children. No member of the family should search in cupboards or drawers with a match for a light. This is an imperative rule which is frequently violated.

Where wood is the heating fuel, there should be a wire front over the fireplace to stop the sparks. Where coal is used, a wide fender will often stop a threatened blaze. Coal "snapping" out into the room, causes many fires. The place for ashes is

a metal can and the place for the can is where its sides will not come into contact with wood. Because they do not show sparks, is no reason for believing that wood or coal ashes are not dangerous. Remember that ashes, especially the finer kinds, hold heat for a long time.

The foregoing cautions may seem simple but are frequently forgotten. It is the unusual that often happens. Teachers in village and country schools should educate the children to think of the dangers. One sharp-eyed boy is as good as a fire department.

INTERESTING ACCIDENT INSURANCE POINT.

A point of considerable interest to accident insurance companies has been raised by the recent death of Mr. Elgin R. L. Gould, president of the City & Suburban Homes' Company of New York, a director of the United States Life, and well known as a sociologist, his scholarly attainments having been availed of on occasion by the Canadian Government for particular investigations. This summer Mr. Gould was staying with his family in the Canadian Rockies, and while out riding with others, the horse in front of him lashed out and caused an abrasion to Mr. Gould's shin. The wound was treated, and Mr. Gould's trip brought to a conclusion, he returning east with his family. While on the train, near Montreal, and apparently in the best of health except for the damaged shin, Mr. Gould suddenly expired. An autopsy revealed the fact that the cause of death was a clot, resulting from a breaking off from the abrasion inside the wound on the shin being carried to the heart. Mr. Gould carried \$25,000 accident insurance, and the interesting point is now under discussion as to whether under these circumstances death was due to accident within the meaning of the policies.

THE TORONTO FIRE CHIEF SCANDAL.

The Canadian Fire Underwriters' Association, like everyone else concerned, is just about tired of the galivantings of the Toronto City Council in regard to the appointment of a fire chief, and a letter has been addressed to Mayor Church stating in plain terms that the muddle has assumed the dimensions of "a public scandal." The communication adds that the City Council has not adopted the best means to secure a suitable man for the position. The fire insurance companies, it is added, have issued policies in Toronto for \$250,000,000 and it is urged that "such measures as are needed for the proper selection and appointment of a qualified head of the brigade be instituted without further delay."

RELIABLE INSURANCE ESSENTIAL.

Making sure that one is getting "insurance that insures" is a most vital matter for those who place insurance on life or property, or whatever other asset is sought to be insured. And it is very proper to have an eye to the stability of companies and their reliability in the matter of the payment of their losses whenever they occur. For a company or agent to set forth evidences of stability and reliability is no idle boast, and gives information to the insured that is most essential in the saving of both anxiety and money.