

MESSRS. LEWIS, APEDAILE & HANSON (Inc.)

An announcement of considerable importance in fire insurance in Montreal is made this week, in the appointment of Messrs. Lewis, Apedaile & Hanson as City Agents for the Palatine Insurance Company. The firm consists of Major G. Gordon Lewis (a returned soldier, wounded in France), President of the Lewis Building Company. Mr. J. Leonard Apedaile, resident partner of George A. Touche & Co., Chartered Accountants of London, Eng., and Denny A. Hanson, for past two or three years manager of E. M. Sellon, Limited, Insurance Brokers, Montreal. Mr. Hanson has previously had some years experience in large fire insurance offices in this city. The influential character of the new firm, together with its high connections, is expected to result in the addition of a substantial volume of desirable business for the Palatine. The firm occupy a spacious and handsome suite of offices in the Lewis Building, St. John St., which are suitably fitted up and well laid out for the accommodation of its staff. In addition to the new firm, there are over thirty various insurance offices located in the Lewis Building.

The Palatine has been operating in Canada since 1912 under successful management. Its high reputation places it in the front rank of British fire companies. The Company was founded in 1900. Its funds amount to \$5,248,690, in addition to which its policies are guaranteed by the Commercial Union Assurance Company, whose funds exceed the enormous sum of \$151,000,000. The Commercial Union is known as the largest general insurance company in the world.

NATIONAL FIRE PROTECTION ASSOCIATION

At the annual meeting of the National Fire Protection Association held in Chicago, last week, the chairman in the course of his remarks said: "How can we make the people of this country understand their responsibility for the pernicious results which must inevitably follow unbridled prodigality? We have never quite understood what it means to save or be careful, and even with our country at war we cannot bring ourselves to believe that our resources are without end. We have been reared in the lap of plenty, and go blissfully on, wasting and wasting, ever cheerful in the thought that somehow all that has been willfully or carelessly destroyed will be replaced. As nature abhors a vacuum, so she detests waste, and neither wisdom nor science has ever successfully ignored her immutable requirements."

The association advocates the following measures in its warfare against the needless sacrifice of life and property by fire:—

1.—The adoption by municipalities of the standard building code of the National Board of Fire Underwriters to the end that fire-resistive building construction may be encouraged, the use of inflammable roof coverings prohibited, adequate exit facilities from buildings assured, and interiors so designed and fire-stopped as to make easy the extinguishment of fires therein.

2.—The adoption by all States of minimum building requirements for the protection of State and county hospitals, schools, asylums and similar

institutions outside city limits and of small communities in which the establishment and enforcement of a building code is impracticable.

3.—The enactment by each State of the fire marshal law advocated by the Fire Marshals' Association of North America to the end that official investigation may be made of the causes of all fires, preventable fires may be eliminated by public education, and the crime of arson stamped out.

4.—The adoption of the Association's suggested ordinance providing for the systematic inspection of all buildings by city fire marshals or local firemen to insure the vigorous enforcement of rules for cleanliness, good housekeeping, and the maintenance of safe and unobstructed exits, fire-fighting apparatus and other protective devices.

5.—The enactment of ordinances similar to that of Cleveland, Ohio, fixing the cost of extinguishing preventable fires upon citizens disregarding fire prevention orders, and a more general legal recognition of the common law principle of personal liability for damage resulting from fires due to carelessness or neglect.

6.—The wider general use of the automatic sprinkler as a fire extinguishing agent and life saver and the more general adoption of the fire division wall as an important life saving exit facility.

7.—A careful study of the technical surveys of cities made by the engineers of the committee on fire prevention of the National Board of Fire Underwriters covering the items of water supplies, their adequacy and reliability, fire department efficiency, fire alarm systems and conflagration hazards, and of the possibility of co-operation among neighboring cities through mutual aid and the standardization of hose couplings.

8.—The adoption of the association's suggested laws and ordinances for State and municipal regulation of the transportation, storage and use of inflammable liquids and explosives.

9.—The universal adoption and use of the safety match and legislative prohibiting smoking in all parts of factories, industrial and mercantile buildings, except in such fireproof rooms as may be especially approved for the purpose by fire departments.

10.—The education of children and the public generally in careful habits regarding the use of fire.

11.—The co-ordination of all these activities, through a central administrative officer or body of the State or city having primary jurisdiction, for the purpose of promoting uniformity of action and efficient co-operation.

In the furtherance of these objects the association appeals for the co-operation of all citizens. It asks them to help in the dissemination of its valuable literature and in the use of the standards of fire protection so carefully worked out by its committees to the end that the lives and substance of our people shall not continue to be dissipated by a reckless and easily preventable waste.

"Are you laughing at me?" demanded the professor sternly of his class.

"Oh, no, sir," came the reply in chorus.

"Then," asked the professor even more grimly, "what else is there in the room to laugh at?"