CONFLAGRATIONS ARE A CONSTANT HAZARD

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"(1) Absence of fire protection, or where good protection was provided, it was not available, because of a breakdown of pumps or mains, or interruption of power, or disorganization of brigade.

"(2) Climatic conditions, usually dry weather and high winds.

"(3) Fire starting in a high or large building, or one with very inflammable contents, and so getting beyond the control of the fire brigade.

"(4) Prevalence of wooden buildings, and more especially of wooden shingle roofs.

"(5) Narrow streets or lanes with opposing buildings have unprotected window openings."

After illustrating his arguments by a review of the chief conflagrations of modern times, Mr. Laidlaw concluded as follows:—

Disastrous to Local Companies

"In concluding these comments on a few of the conflagrations which have occurred, may I again repeat my opinion, which is that no city, town or village, as now built and now protected, is free from the danger of a conflagration. The law of average is ever at work, and while there are great local variations for a time, the expected will happen later if not sooner. Because of such variations, it frequently happens that certain cities or districts escape serious fires for a time, and local insurance companies or mutuals do well, but when the disaster comes, even if delayed, it is a disaster to those companies whose business is local, while it is only an incident to the business of a company whose operations are over a much wider field.

"The day may come when fire insurance companies will be required to declare their liability in the larger towns and cities. Is it right and proper for an insurance company with assets of $250,000, to be carrying a liability of over $10,000,000 in one city? Yet that and worse in comparison is being done in our midst. In Toronto an annual premium income of $10,000, from dwellings, entails a permanent liability upon the insurance company receiving it, of $5,000,000.

"Fire insurance is based on the principle of distribution of liability, and every prudent company should voluntarily limit their acceptances in any place in keeping with their whole business, and if they will not they should be required to do so. Look at the experience in Chicago, Boston, St. John, Baltimore, Chelsea, and numerous other conflagrations where millions of insurance could not be collected because it had been carried by local companies with limited assets, with consequent bankruptcy of many who the day before were well to do.

Fire Insurance a Basic Factor

"Fire insurance is the very base of credit, through which our wonderful commercial system has been developed, but if the base be not solid, the edifice will tumble when shaken, and bring down many innocent in its ruins.

"Any municipal insurance scheme will always ultimately break on this rock of conflagrations. A municipality's assets consist of the property of its citizens, and it can no more safely insure itself than can the individual citizen. If the city attempts it, when a conflagration occurs the citizen taxpayers have little left to tax, or to pledge as security for a new loan. They are then exactly in the position of an individual property owner who has lost a building without insurance. He has to mortgage other properties in order to borrow enough to rebuild. In Toronto the total liabilities carried by the licensed fire insurance companies probably amount to $750,000,000, although there are no accurate figures available.

Some Suggested Remedies

"Now, if my conclusions are correct, and that we are in danger of a conflagration, what are we going to do about it? It seems to me there are a few things we can do, and I would suggest the following:—

"Insist that there be separation between the floors of buildings over three stories high. We pay much attention to walls separating adjoining buildings and should apply our party wall regulations to separate the floors.

"When buildings oppose one another across lanes or courtyards, the windows should be protected by use of wired glass, or a water curtain to supply a stream of water to the outside of each window when the adjoining building is on fire.

"There should be an organized reserve for each fire brigade. This could be volunteer, with a small annual allowance, but there must be a regular drill and full recognition that they form part of the brigade. They should parade whenever the permanent fully paid men parade; take part in their games; and have the benefit of pension funds if disabled. They should be called out only in event of a general alarm, and special alarm signals for use in such an emergency would require to be placed in their homes.

"Many conflagrations have been due to the brigade having been exhausted by a previous fire, or some of the men sick or away on holidays, and a reserve force should always be ready to step in when required.

"It should be prohibited by law that extensive repairs to the waterworks, pumps, reservoirs, or mains be undertaken without having previously obtained permission from the fire marshal of the province, who should be instructed to see that proper emergency measures were provided, and also that it be not done during a hot and dry season when everything is most inflammable.

"The burning of rubbish in towns should be strictly controlled, and not permitted except on permit from the chief of the fire brigade, who could station men to watch and extinguish the embers.

"All large and high buildings, unless of fireproof construction, with efficient cut-offs between floors, should be equipped with automatic sprinklers.

"Wooden shingles used on roofs have proved themselves to be one of the most dangerous of building materials, and every one should join in a campaign to stop their future use.

"They should be prohibited by law from being used on any building anywhere which is not isolated over 50 feet from any other building. If the man who lives by himself desires to burn himself out, we may let him, but he has no right to burn out his neighbor also.

"Wooden shingles can be used on the sides of buildings with safety. Government should co-operate to encourage the development of a cheap, substantial and permanent roof covering of good appearance, and easily put on.

"Fire is a good servant, but a bad master. Will not every one join in the effort to keep it in its place, and as a first step, may I invite you to join the National Fire Protection Association?"

OPINION ON PART TIME AGENTS DIVIDED

Life insurance agents of Winnipeg discussed the part timer at their association's meeting on March 13. The following resolution was introduced by R. J. Davis, of the Mutual Life, and seconded by W. T. Hart, of the Policy Holders Mutual: "We, the undersigned, agree not to pay or allow, or offer to pay or allow, any commission or compensation of any kind, in connection with the placing of any life insurance policy, either directly or indirectly, to any person in the city of Winnipeg except to a regular full time agent, devoting all of his (or her) time to soliciting life insurance for one company; or where a company issues both life and accident insurance to such agent as shall devote his (or her) entire time to soliciting life and accident insurance for one company. This agreement shall take effect as of July 1, 1920, except as to part time agents now under contract, whose contracts shall be terminated prior to January 1, 1921."

No decision was reached, as the discussion is to be taken up again.