COMMON FIRE HAZARDS

"Common Fire Hazards" was the subject of an address delivered at the meeting of the Fire Insurance Club of Milwaukee Monday by C. P. Helliwell, Wisconsin state agent of the Niagara. In this day of high priced gasoline it seems almost unbelievable that this commodity should have been a drug on the market, yet such was the case, Mr. Helliwell said, when he began his insurance career some years ago and at that time gasoline was the dreaded enemy of the fire insurance interests. There was little demand for this volatile product of petroleum and the refiners endeavored to dispose of as much as possible by leaving all they dared in the kerosene. This occasioned many lamp and stove explosions and resulted in provision for a legal standard of oil. Then came the gasoline stove, lighting systems and kindred devices, the automobile, gasoline power engine and the aeroplane. The contempt of hazard which comes through frequent handling has led people to consider gasoline as safe but with the ever present equation of human carelessness this is far from the truth, as evidenced by numerous instances cited by Mr. Helliwell. "The use of gasoline will continue because business demands it," the speaker said, "and it is urgent that all fire insurance men, as good citizens and conservationists in the highest sense, talk, preach and practice care in the handling of this product." Arrangement of heating devices and stovepipes, handling of hot ashes, use of electric household devices and oily mops were among the most common hazards mentioned by Mr. Helliwell, who concluded his address by calling attention to the appalling fire loss paid in 1918 by fire insurance companies, amounting to over $283,000,000 which, augmented by losses on uninsured property brought the total loss by fire to something like $350,000,000.