

BARN FIRES AND LIGHTNING RODS.

Fire Marshal Heaton, of Ontario, who, for some time past, has been actively on the trail of the barn fire, now urges the differential rating of farm properties, when standard lightning rods are erected and maintained. He writes:—

The September record of barn fires is again so heavy in number and amount as to cause some concern. From January 1st to September 30th, 1917, we have had in Ontario 788 barn fires involving a loss of \$791,247.00. Between June 1st and October 22nd, we have investigated or have had special reports made upon no less than 211 barn fires, and we can therefrom speak with some degree of authority on some phases of the causes of such fires.

Of the total of 211 investigated fires, 13 of the barns affected were equipped with lightning rods, but only two of the fires in such barns were caused by lightning. We gave particular care to a full examination of these two cases because of the apparent failure of the rods, and we have determined that in one case the whole equipment was out of order, and it was well known to the farmer that two of the conductors had been completely severed where they entered the ground; the equipment in the case was therefore not only completely useless but it would have been better had it been altogether removed.

In the second case which occurred in Hastings County on the 19th September, 1917, we have a much more interesting case. Professor W. H. Day, our recognized lightning rod authority, who had all the reports sent to him, sums up this case in the following words:—

"It brings out very forcibly the value of our instructions that the ground rods should not run from the peak but from the eaves. It appears that this stroke hit the building part way down between the peak and the eaves and in such cases there is absolutely no chance of the current going upward to the peak to get on the ground rod. Rodding men who have been adhering to the old method of ground from the peak have argued with us time and again that there was no possibility of a stroke occurring part way down the roof as we claim. This example is a concrete answer, and is another case that demonstrates very clearly the importance of our recommendation that buildings should be grounded from the eaves and all water spouts grounded."

The answer to the question "Do lightning rods protect from fires by lightning?" is unmistakably answered in the affirmative by our records and investigations of this year as also in the work we commenced last year.

The question now is what is to be done to profit by the conclusion we must reach? Much could be accomplished by differential rating of farm properties when standard lightning rods are erected and maintained. The 70 Farmers' Mutual Insurance Companies operating in Ontario under Provincial license must lead the way. What have they to say?

Preliminary figures of hail insurance in Alberta during 1917, show companies' premiums of \$1,819,102 and losses of \$1,174,039. The 1916 figures were respectively \$1,237,350 and \$1,029,984.

WATCHMEN WHO DO NOT WATCH.

A point of considerable interest to Canadian fire underwriters at this time was referred to in an address by Mr. W. E. Mallalieu, general manager of the National Board of Fire Underwriters to a fire marshals' convention recently held at New Orleans. Mr. Mallalieu mentioned that two piers at Baltimore which were burned on October 30, were in charge of a single watchman. One was 900 feet long, containing such a valuable accumulation of freight as 50,000 bales of wood pulp, 150 carloads of flour, 20 cars of tobacco, 30 cars of bark extract, 40 cars of lubricating oil, 25 cars of spelter, 23 cars of roofing paper, and 15 cars of miscellaneous freight, in the portion of the pier that was destroyed. Another contained 29,000 bales of wood pulp, 7,000 cases of imported liquor in the bonded end, 300 crates of earthenware, 100 bales of oakum, 100 cars roofing paper, 50 cars of linseed oil cake, 20 cars of tobacco, 23 cars of miscellaneous freight.

Mr. Mallalieu told of a recent test in a very large grain elevator, where inspectors were sent into a plant at night time, without the knowledge of the aged watchman. These inspectors spent six hours within the plant, and made drawings of many of its important features, but their presence was never once detected. As a consequence, the owners were given the alternative of engaging a sufficient number of young and vigorous guards or of having their plant taken over by the State authorities.

The prevailing custom among manufacturers, warehousemen and others, it was pointed out, is that of engaging as night watchman some superannuated employe, who is no longer physically able to earn a workman's pay. Such a watchman may make his occasional rounds of clock stations in a purely mechanical way, but the amount of real protection which he furnishes, especially in war time, is very small. Generally he can be avoided with ridiculous ease by any one who is in the place with hostile intent. Or, if not avoided, his overpowering is a matter of little difficulty.

A BOOST FOR MONTHLY INCOME.

The decision of the U. S. Government to pay off its insurance on American soldiers and sailors in monthly instalments is one of the best arguments why the civilian should buy monthly income insurance, the Prudential of America points out. The payment of the proceeds of life insurance in one lump sum to an inexperienced beneficiary has often defeated the object for which the money was provided, often at considerable self-sacrifice. This has been realized and also the fact that the primary object of life insurance is to provide, not an estate, but a regular and certain income.

The small buyer of insurance usually feels indifferent to the suggestion of monthly income insurance payable in \$10 and \$12 instalments. To overcome this indifference requires education. Nothing can have a greater influence in popularizing monthly income insurance than this stamp of approval on this form of protection.

Because of the difficulty of tracing stolen Ford cars, a number of American companies transacting automobile insurance, are refusing to issue policies on them, unless the owner places some secret mark on the framework, to help in identifying his car.