

WATERWORKS AND FIRE PROTECTION.

Then as to your Town's waterworks and fire protective apparatus and fire brigade.

The Fire Underwriters have an experienced engineer whose duties are to inspect the waterworks and fire appliances of the various Towns and Cities and you receive a copy of his report when made. Do not throw it in the waste basket, simply because it did not cost you a hundred dollars, or several hundreds, as it would if you had employed another engineer to make a similar report.

If you are serious in this matter of Fire Prevention receive that report gladly and study it carefully. If it is wrong point out the errors and if it is correct then remedy at once the defects pointed out, and in many cases the defects pointed out are in details which with a little interest taken can quickly be made right. The desired changes are often of a nature which cost the Municipality little or nothing to comply with, and even if there be an outlay required there will be an increase in efficiency which will repay the outlay several times.

It is most important to see that the hose couplings of your Town are the same size and thread as those of your neighboring Towns and cities upon whom you would call for assistance in case of need. If they are different, and in most cases they are, then provide short hose lengths with your coupling on one end and theirs on the other, and let each Town keep a duplicate set. Many a time a visiting brigade has had to stand idly by and watch the property burn which they came to save, because their hose could not be attached to the hydrants owing to difference in thread of the couplings.

ENCOURAGING FIRE BRIGADES.

Encourage your Fire Brigade in every way you can and take a sympathetic interest in their work. Give them facilities to improve their discipline and become more efficient, such as a meeting room and gymnasium. See that the Chief attends the Conventions of Fire Chiefs and try and carry out his recommendations. Arrange for regular inspection by your firemen of all the larger buildings in your Town and when they find dangerous conditions which a property owner will not correct, then call in the aid of the Fire Marshal for Ontario. Keep up your supply of hose and maintain your Fire apparatus in good condition, remembering that a "stitch in time saves nine" and that there's no use trusting to a broken reed.

Within the past month the business portion of a Town in Ontario was burned owing to lack of preparedness. The fire broke out in a small building and could have been extinguished without difficulty, but there was no team available to haul the fire engine to the fire, and when a team was secured it was then found that they could not cross a river owing to the bridge being under repair and no proper provision made in the interim. The firemen then had to bring their hose across the river as well as they could with considerable difficulty and delay, and when they were able to lay water upon the fire it had got completely out of hand and burned everything in its path. The insurance carried was less than half the value of the property destroyed.

AUXILIARY FIRE BRIGADES.

Then too, it is well to recognize that except in the largest places, the brigade if it be one which is fully paid and not volunteer, is so few in numbers that it could not cope with a fire which had spread

to say three buildings, nor could it deal effectively with two fires at the same time occurring in different parts of the Town. Just such condition has many times brought on a conflagration, and to meet that very real danger it would be wise where there is a paid fire brigade to have an auxiliary volunteer force which could be called out on a second alarm. Such a force would be of great value during dry weather or if fires should be frequent.

In larger cities such as Toronto, there should be an arrangement by which some organized body, such as the Militia, could be called out quickly when the Chief saw a fire was getting out of hand, or requiring his entire force, and so leaving him no reserve for another fire which might break out at that very inopportune moment.

Possibly a volunteer body could be organized in connection with each Fire Hall, which could be trained, partially uniformed, paid a modest remuneration and be really effective in an emergency. In whatever way it might be organized some such auxiliary force should be provided. It would cost little and be sure sooner or later to be of the greatest service in stemming a conflagration, but it must be arranged for beforehand and receive some training to be of any service when the emergency requires its assistance.

EFFECT ON MUNICIPAL FINANCING.

You are interested in Municipal Financing and perhaps overlook how materially your ability to sell your debentures at a good price depends on how effective are your fire preventative measures. No bond broker cares to offer to his clients the debentures of a Town or City a good part of whose assets are frequently disappearing in smoke. They prefer to sell the debentures of the well managed place which does not allow its citizens to recklessly endanger their own and their fellow citizens' property and which maintains a thoroughly efficient waterworks system and good fire brigade. They know that the assets of such a place are a much better security than those of the other and the careless Town pays a heavy tax every year through higher interest on its debentures.

My message to you as Municipal representatives is in a word:—

Be prepared to conquer the fire fiend whenever it shows its head, and begin now to deport his agents and allies by removing from your midst all those inflammable conditions which can be removed or rendered less dangerous, also prevent your Townsmen doing those thoughtless things which induce fires, just as you would prevent a fellow citizen giving aid and comfort to the enemy of our Country.

SUN INSURANCE OFFICE.

Official announcement is made by Mr. Lyman Root, manager for Canada, Sun Insurance Office, of the appointment of Mr. Robert Lynch Stailing, as assistant manager for Canada, for the Sun Insurance Office, and also as Vice-President and Assistant Managing Director of the Imperial Underwriters Corporation of Canada.

Mr. Stailing has been for some years with the Head Office of the London and Lancashire Fire Insurance Company and recently in control of the office of Messrs. Reed, Shaw & McNaught, the well known Toronto firm of Insurance Brokers. He is thoroughly well educated in the business of insurance, and will, no doubt, render a good account of himself in his present responsible position.