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#### FIRE LOSS AND MINERAL PRODUCTS.

We have read no more eloquent plea for the use of mineral products—and we use this term in its widest sense—in the construction of buildings than that contained in a bulletin just issued by the United States Geological Survey.

Investigations made by officials of the Survey have adduced many startling facts. For instance, the fire loss in the United States during 1907, excluding forest fires and marine losses, was more than \$456,485,000. The actual fire losses due to buildings and their contents destroyed meant a per capita loss of \$2.51. In Europe, due largely to the absence of frame buildings, the per capita loss is as low as 33 cents.

It is probable that the per capita loss in Canada is as large as, if not larger than, that of the United States. In both countries frame buildings are common. In both, also, there has been until recently, no organized effort to impress the public with a sense of the irremediable and appalling losses incurred through fire.

While in our larger cities fireproof business structures are the order of the day, it is yet true that the vast majority of Canadian dwellings, shops, warehouses, factories, and public edifices are either completely inflammable, or only partly fireproof. Our principal efforts to guard against fire and its results are respectively our fire-fighting brigades and our insurance systems. These, in themselves, constitute heavy annual drains on our resources. Insurance, in any form, is merely a means of indemnifying the individual at the expense of the community. Like fire-fighting organizations, insurance is a costly superfluity. The one and only adequate preventive of waste through fire is a change from our present methods and materials of construction.

In effecting this change,—a change implying the more general utilization of mineral products such as brick, concrete, building stones, slate, tiles, metallic members, and insulating material such as asbestos, mica, and slag products,—the mineral industry will be given a tremendous impetus. And, instead of depleting our forests to erect perishable and unsightly structures, we shall put a premium upon architectural permanence and fitness.

As we have pointed out above, the materials that go into our modern office buildings are fireproof. But the myriad small buildings and dwellings that dot the country and make up our villages and towns are composed in nine cases out of ten of wood. In some parts of the Dominion this is not avoidable. But in Nova Scotia, in parts, at least, of New Brunswick, and Quebec, and throughout large portions of Ontario and Manitoba, fire-resisting material is as cheap, or almost