

proper safeguards to protect the injured workmen's interests and enable him to secure what he is entitled to receive, without the interference of greedy and unscrupulous lawyers, would be far better for the workmen, for the employers and for the public generally than any form of State insurance that could be devised.

### FIRE DANGERS IN DEPARTMENT STORES.

"Big stores" retail merchandise, but they may "wholesale" disaster if fire dangers are not acknowledged, says *Safety Engineering*. "Big stores" are the order of the times in retail merchandizing. They differ in size and character, as cities differ from towns; but as retail shops all of them are places of public congregation.

"Big stores" grow with cities, but the responsibilities of proprietors increase at a more rapid rate. In attracting the public to their establishments, the proprietors of retail shops assume grave responsibilities for the safety of human lives against fire and panic. These responsibilities are maximum on bargain days and during the Christmas shopping season. The result of a panic in a crowded department store during these periods is unpleasant to think of.

#### WHY MORE COMFORT THAN SAFETY?

Shop proprietors do everything possible for the comfort of the purchasers of their wares. That they do equally as much for the safety of the lives of the purchasers is open to question. It is in accord with good business precepts to have shops well lighted, well heated or well cooled, in season, easy to travel through and equipped with rest rooms for weary shoppers. But in too many stores it is evident that it is not considered necessary to business to assure the safety of the lives of shoppers against fire by flooring over light wells with wireglass in metal frames, enclosing elevators and stairways with fire-resistant materials, to retard the upward travel of fire, and by installing devices to detect and extinguish incipient fires.

In other words, average shop proprietors obey the dictates of business, but defy the precepts of safety. Self-preservation, commercially, compels observance of the former, but it takes the law and the rates of insurance to compel interest in the latter. Safety should have as much consideration as comfort in retail shops. As a stimulant to equal consideration appropriate laws should be enacted and enforced. Some cities that have provided wise regulations for the safety of life in theatre and in other public gathering places have ignored department stores.

#### SAFETY TO LIFE—SAFETY TO PROPERTY.

Now, what a "big store" proprietor does for the safety of patrons he does for the safety of his business. Moreover, what is done is a *paying investment*. In view of this, is it not strange that retail merchants continue to sell wares under conditions that would not be thought of in the factories that produced the wares? Surely the lives of the consumers are as precious as the lives of the producers. The integrity of a retail business means as much to a merchant as that of a mill to a manufacturer. Yet many merchants ignore the possibilities of fire, while many manufacturers admit them.

## FIRE PREVENTION POINTS.

### MR. WENTWORTH'S MONTREAL ADDRESSES MUCH APPRECIATED—PROPOSED NEW ORGANISATION FOR PROVINCE.

The addresses given by Mr. Franklin H. Wentworth, of Boston, secretary of the National Fire Prevention Association, in Montreal at the close of last week found wide appreciation. To the Canadian Club, Mr. Wentworth put his facts in illuminating style. "Canada has the largest fire waste in proportion to population of any country in the world," he said. "Whilst the average per capita fire loss in European countries is 33 cents, in the United States and Canada it is \$3. In 1911 there were in Canada 154 fires involving damage of \$10,000 and over; in the first ten months of this year, there were 388 such fires. It means that every man, woman and child in Canada and the United States pays three dollars a year for fire waste."

"For the last twelve years," he continued, "the fire loss in North America has averaged \$250,000,000 a year, or \$500 for every minute of the day and night. What country in the world could continue to stand this tremendous drain on its resources? Everybody knows that insurance rates are too high; yet how can they be reduced until we reduce the fire risks, until we make fire insurance less of a gamble than it is now? The whole city, the whole country has to stand these losses; the people are staggering under this tremendous economic burden."

#### PROVINCIAL BRANCH WANTED.

At an informal conference between Mr. Wentworth and members of the Montreal Joint Fire Prevention Committee and others, Mr. Wentworth pointed out that the great masses of the people had not so far been reached on this question. It was, therefore, desired to form local branches of the National Fire Prevention Association who would constantly urge upon the city councils the necessity of preventive by-laws, and of empowering the fire department to undertake the inspection of all buildings, direct the occupants how to order their establishments so as to secure the minimum of fire risk, compel the citizens to keep their premises clear of refuse, and to penalize those who ignored the regulations.

#### AFFECTS COST OF LIVING.

In these days of much discussion on the high cost of living, or the cost of high living, which some observers assert amounts to the same thing, a condition that does not seem to have been taken into consideration as having any bearing on the subject, but which might be found to have an effect out of all proportion as compared with other causes, was fire waste, remarked Mr. Wentworth. When it was considered that the underwriters did not pay for fire losses, but simply collected the rates from the public and distributed them to individual losers in the way of policies, it would be seen that the public were the first and last losers. The underwriters created nothing and lost nothing; where the risks were great they made the rates correspondingly high, and these rates were ultimately paid by the public in high prices on the commodities they bought from the man or firm insured.

It is probable that a branch of the National Fire Prevention Association for the Province of Quebec will be formed at Montreal.