

Fire Protection.ADDRESS TO ROTARY CLUB BY
INSPECTOR GENERAL HUT-
CHINGS.

Fellow Rotarians.—While in Canada and the United States a few weeks ago, I had an opportunity to familiarize myself with a movement which had its origin some eleven years ago, and which has become a national one and has annually engaged the attention of the Fire and Civic Officials, in these countries. This movement is known as Fire Prevention Week, a campaign having for its object the conservation of national wealth in the protection of life and property. Life and property constitute the national wealth. Fire protection conserves both. On my return home, I determined to open a similar campaign in this city. As the hazard period is upon us, I cannot take the time necessary to produce the co-operation I should like, to give the movement the send off it deserves, but I am hoping that this small beginning will grow in recognition, and that with the future co-operation of the Civic authorities, the local Board of Fire Underwriters, the Ecclesiastical and Educational Authorities, the Press, Societies, Clubs, and Business Interests generally, it will become an established annual campaign and accomplish much in the object for which it is intended, not only in this city, but throughout the whole Dominion.

THE GENERAL CHARACTER.

The general protection of "Fire Protection Week" is threefold:—First, that of arousing the public to a sense of the importance of the subject, and its own responsibility. Second, that of instructing the Public in the particular precautions to be observed. Third, that of accomplishing definite physical results, such as cleaning up premises, providing inspection, and eliminating specific hazards.

No doubt at its inception in this country, the movement will be regarded by many, as one for the benefit of the Insurance Companies. This impression will be removed as speedily as it was in the country where "Fire Prevention Day" had its origin. People will realize that for any apparent gain to the Insurance Companies, there will be more than a corresponding loss. Fire Protection means reduced rates, and therefore correspondingly reduced Insurance Company income. This is not imaginary. It is a fact that has been demonstrated elsewhere. The people themselves make the rates. Rates are founded on conditions; and the people are responsible for these conditions.

HARM DONE BY FIRE.

People must realize that no matter how well insured they may be, no fire can occur without a direct or indirect loss that a fire policy does not replace. If a building is not insured to replacement value, there is a margin of a loss. If a building is insured to replacement value, the fire has injured business in every department, has injured or reduced credit, has broken up established trade relations, has demolished sales prices, has disintegrated labor, has destroyed the home and all that home means, at least for a season. Nothing except financial panic adds more to crime than the mental effect upon a healthy working population, of a visitation by fire that destroys means of employment or happy homes. And what can be said with respect to loss of life, for which Insurance Companies cannot compensate? Happily this catastrophe is not a frequent occurrence in our midst, but such has happened, and from causes this campaign seeks to lessen, Neglect and Carelessness.

THE COST OF CARELESSNESS.

Seventy-five per cent. of fire loss is preventable; fires which bring about this loss, are mainly due to sparks on shingled roofs, defective chimneys, and defective and overheated stoves, boilers, furnaces and their pipes, matches, smoking, rubbish and litter. The National Board of Fire Underwriters has compiled statistics of American losses for five years, from 1915 to 1919. In this analysis electricity is found to be the chief cause, matches—smoking stood second, defective chimneys and stoves third. Rubbish and litter does not rank high, this hazard created by poor housekeeping in homes and factories has been tempered by the wide spread clean up in the United States, during these and previous years. What are the chief causes of fire in our midst? Electricity is not the greatest cause as it is in the United States. Our city does not use electricity to the same comparative extent, but its use is becoming more general. We have had fires that can safely be attributed to this cause. They arise from defective wiring by incompetent workmen, the use of flexible cord for extension, the careless use of electric irons, and the over-fusing of currents by amateurs, and similar practices.

SMOKING.

Matches—Smoking, causes a great proportion of the loss in this country or in any other. Careless smokers can destroy that which would amaze us, if statistics were prepared and studied. I am not advocating the limitation of the enjoyment of the weed, but simply the checking of the carelessness of those who indulge. Each act of smoking involves the use

of fire, every cigar, cigarette, or pipeful of tobacco, involves the use of one, and frequently the use of many matches. Does the smoker think of what becomes of the flaming menace after the tobacco is ignited? Without a thought it is thrown away, and frequently finds a lodging place in the midst of combustible material, and a fire results. The process of smoking necessitates the presence of glowing tobacco ember. The careless emptying of a pipe, the throwing away of a cigar butt or cigarette end, gives the smoker little consideration, but possibly long after he has left the location of its deposit, its deadly work begins; loss of property, and sometimes loss of life is the result. Witness the destruction of this city in the great conflagration of July 8th, 1892, by a carelessly thrown away smokers match. 1800 private houses and stores were consumed, 1900 families, comprising 11,000 persons were rendered homeless; a loss of property valued at \$13,000,000 with only insurance of \$4,800,000 was occasioned. One life was destroyed, and many others impaired. To tobacco smoking must be added the daily use of matches for industrial and household purposes, and their unnecessary use by children. In each of the first two instances, with as much carelessness as their use by smokers, and in the latter with carelessness on the part of the children's parents, and ignorance on their own part, that has snuffed out promising little lives, or has caused property loss, sometimes to a very considerable extent.

DEFECTIVE CHIMNEYS.

The most frequent calls on the Fire Department of St. John's, arise from defective chimneys and flues. If my hearers were called upon to examine the chimneys constructed in a certain class of house in this city, as I am from time to time, they would ask two questions. Was St. John's rebuilt after the general conflagration of 1892 with a view of repetition? Or what were those thinking about, whose duty was to promulgate a building code, and provide adequate inspection to insure its observance? Hundreds of chimneys, judging by many I have seen, have been simply thrown together, and must now, if they have not been overhauled and painted, or otherwise repaired, be in a menacing condition. In practically all cases, these chimneys are concealed, and the proximity of the inflammable material used in such concealment increases the danger. The walls of some flues used for furnaces or large ranges, are so thin that they must in time permit ignition of the surrounding woodwork. Chimneys become dangerous from the accumulation of soot, not only dangerous to the occupant, but to surrounding premises. This city I believe, possesses one chimney sweep. The demands upon his services are so numerous, that he has become independent, and will now only undertake contracts more or less extensive. Here is a remunerative field of employment for a few of "Our Unemployed." Closely allied to the defective chimney, is the defective stove, furnace or boiler, and their pipes. Their structural defects, overheating, and negligent and careless manner of use or operation, and the absence of thoughtful oversight, mean property destruction of considerable aggregation.

BUILDING MATERIALS.

The limited kinds of material available for building construction in Newfoundland, makes the criticism of any particular kind a delicate task. Nevertheless, I cannot refrain from impressing upon my hearers the fact, that wooden shingles for roof covering are a dangerous hazard. They are not only the cause of fire, but the cause of conflagration, and have been termed "Conflagration Breeders." In the course of time they become tinder like, and are usually ignited by falling sparks, which find a resting place in their many cracks and crevices. They become easily detached from burning roofs, and are carried long distances by the wind. In 1916 a conflagration took place in Newville. After thirty-three buildings had burnt, the firemen had the fire practically under control, but shingles were carried by the wind, over a clear space of 1800 ft. igniting other shingle roofs and when the last ember was out, 648 buildings were in ashes. St. John's is regarded by Insurance Companies as a conflagration risk, due largely to its shingle roof construction. Hence our high insurance rates. We will not be free from conflagration danger, until the shingle roof has been outlawed, as it has been in over 100 cities of the United States.

BAD HOUSEKEEPING.

Bad housekeeping in homes, factories and business places, has produced a hazard that is a disgrace to any community. It is demonstrated in the accumulation of rubbish and litter in every cellar, cupboard and receptacle where it can be placed out of immediate sight. Paper, straw, excelsior, rags (frequently oil saturated wet or damp), and other inflammable litter is piled here and there, where some time or other it becomes the ready helpmate of the carelessly thrown match, cigar, cigarette or other heated article. Ashes are placed on or adjacent to wooden structures, and are frequently living when so deposited, or are thrown into wooden containers, bins, barrels, or other receptacles.

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