

MUNICIPAL COUNCILS AND FIRE PROTECTION.

The following paper was read by Mr. J. B. Laidlaw, manager for Canada, Norwich Union Fire Insurance Society, at the recent annual meeting of the Ontario Municipal Association. It contains many practical suggestions which need to be brought to the attention of municipal authorities throughout the Dominion. Local agents can do good work by putting them forward as opportunity offers. It may be noted that some of the suggestions were strongly endorsed at the meeting by Chief Howard of the Peterborough Fire Department, who is president of the Association of Fire Chiefs.

EXTENT OF LOSS.

The fire losses in Canada excluding such losses as the destruction of natural wealth through forest fires, but including losses sustained by burned homes, stores or factories, have averaged for the past three years a little over twenty-two and a half millions of dollars annually.

These figures do not include any indirect losses, such as the loss of profits by a business man or manufacturer, the loss of earnings by those whose place of employment was destroyed, nor the loss to property owners, through vacancy of houses caused by removal of men forced to seek employment in some other place, nor the loss to the municipalities from destruction of taxable property.

The figures given are the bare amount of the value of buildings, machinery, merchandise and household furniture destroyed by fire each year in Canada.

Additionally, the total of lives lost in Canada by fire in a little over four and a half years is 1,149.

To the above foregoing figures of financial loss the Conservation Commission of Canada have added other financial losses and expenses due to fire, principally losses to municipalities, which are in addition to the indirect losses of individuals already referred to. These latter include the cost and upkeep of waterworks and Fire Protection Systems and Fire Brigades, which amount to nearly ten millions more annually.

If we leave these to one side, however, and consider only the average direct fire loss of twenty-two and a half millions we find an average loss of about three dollars per head.

COMPARISON WITH EUROPEAN COUNTRIES.

Now that amount is from six times to ten times the annual loss per head in most of the European countries. It is nearly 50% higher than the average amount per head in the United States, which we are apt to regard as greatly leading this Canada of ours along any path of recklessness or extravagance.

There are reasons for this heavy fire loss and we can never make progress toward cutting the figures down until we frankly recognise them.

Our climate is different from that of most parts of Europe. It is both hotter and colder and much drier at all seasons here than there, and because our temperatures go much lower our buildings have to be heated much more than theirs, making them very dry and inflammable, whereas theirs are usually damp and not easily ignited.

Then in the construction of our buildings a great deal of wood is used, whereas they use as little as possible. Over there the cheapest dwelling will have partitions of brick and roof covered with

slate and outbuildings of the same construction, while here not only our cheapest but most of our expensive buildings have nearly all interior partitions of wooden studding even though such usually be covered by plaster, while nearly all our roofs are covered with wooden shingles, with the outbuildings almost invariably of wooden construction.

Wooden shingles are now recognised by all who have studied the matter to be the most dangerous building material we use. They have caused more fires and assisted more fires to develop into conflagrations, wiping out villages, towns and cities than any other of our ordinary building materials.

Also we have a less stable population than in Europe and while many there are employed in occupations which their fathers followed, and in which they are consequently well skilled and understand fully the hazards of their work—over here many employees are comparatively new to their work and few exercise much care or show any desire to remove or reduce the hazards of their employment.

I ask you to cease regarding fires as principally caused by incendiaries, for those who have given that phase of the subject the closest study now estimate the fires caused in that way to be under 10% of the total. On the contrary if you will recognize frankly that we have dangerous conditions which invite the origin of fires and assist them to spread after they break out, we can hope that real progress can be made toward Fire Prevention.

WHAT MUNICIPAL COUNCILS CAN DO.

What can the Municipal Councils do more than they are now doing along lines of Fire Prevention and Fire Protection.

It seems to me that they can do a good deal without spending a single cent more and perhaps be able in time to save some of the ratepayers' money.

In the first place your interest in the matter will have a great influence on public opinion, and it is only by arousing public opinion that real progress can be made. You can enquire whether your Town has a proper building by-law—then see that it is enforced and regard the man who wants to obtain an exemption from the by-law to enable him to put up a frame building where only a brick should be allowed, in the same way as you would a man who proposed to break into his neighbors premises and steal his property, for while he may not personally do that, he proposes to make a place where the demon fire may hide till at a time convenient to it but not to the neighbors, it may spring out and break into their premises and destroy their property.

Then you can also enforce your Town's by-laws against the storage of dangerous material. Also the Municipal Councils should prohibit the burning of rubbish save in wet weather, whereas now a nice, dry breezy day is usually selected for the purpose. This of course does not apply to the cities or places having a scavenging system, but is what takes place in nearly all our towns and villages and causes many serious fires every year.

A fearful example of this has occurred in Northern Ontario this year, where settlers without any regard for their neighbors started fires to clear their own land and burnt out a whole district with great loss of life and fearful suffering, not to mention the financial side of the question.

(Continued on p. 979)