

FINANCIAL TIMES

A Journal of Finance, Commerce, Insurance, Real Estate, Timber and Mining

Vol. VI. No. 22

VANCOUVER, NOVEMBER 15, 1919

SINGLE COPY 10c
THE YEAR \$2.00

Economic Significance of Canada's Fire Waste

Part of Address of Dominion Fire Commissioner, Mr. J. Grove Smith, Before the Business Men of Vancouver at the Hotel Vancouver on November 12th.

Your gathering reflects the public spirit of your citizenship, and indicates that the business interests of the city of Vancouver are awake to the vital issues of the day. Such a spirit is eminently praiseworthy, for Canada needs at the present time, as never before, an active public conscience to effectively carry out the far-reaching policies of readjustment and reconstruction that are being forced upon us. As a result of the war, every civilized nation in the world is confronted by economic and social problems of unparalleled magnitude. Canada faces a myriad of questions immediately touching her commercial and industrial status, and by reason of her vast national wealth problems that peculiarly and fundamentally effect her future welfare. One of the most important of these questions is the proper conservation and development of our resources.

If Canada is destined to enter upon a period of rapid expansion, as our leading economists predict, every effort should be made to protect from wanton depletion our peerless heritage in forests, fields, mines and water-powers. Conservation must accompany development. In the past, Canadians have been characterized as the most wasteful people on the face of the earth. National abundance has eliminated frugality. The public mind has not adequately realized that unrestrained profligacy in regard to our national resources imperils lasting prosperity, nor that the preservation of created wealth is far easier than its recreation. It is only within the last decade that the gospel of economy has aroused more than passing interest. Today, however, conservation principles are finding place in the legislative enactments of every government in Canada. Water-powers are being developed without being irrevocably alienated from public control, forests are being protected from the ravages of fire, fish and game reserves are being established, our mineral wealth is being more intelligently utilized, and scientific agriculture is receiving valuable assistance. In addition, the im-

portant questions of protecting property and lives from destruction by fire, and of increasing the efficiency of the human factor by improved standards of public health, proper housing and better social conditions are being given unprecedented attention. It is recognized that we must prevent the destruction of created wealth, as well as conserve natural resources. Nature may eventually restore the devastated areas of burnt-over forest lands, but nature can never rebuild the homes, the stores and the factories damaged and destroyed by fire. Replacement of values so impaired demands additional expenditure of materials, time, labor and brains and absorbs energies that might otherwise be applied to commercial and industrial progress.

The majority of people have little conception of the extent of fire waste in Canada or of its significance to themselves, their neighbors and the country at large. Fortunately, public opinion is manifesting signs of awakening from its erstwhile attitude of torpid indifference. It is becoming increasingly recognized that destructive fires are preventable, and they are largely due to inexcusable carelessness, and that the natural carefulness of property-owners has been undermined by a system of insurance which indemnified individual negligence at the public expense. In every province other than New Brunswick organizations have been established and programmes of action promulgated by which it is hoped to bring about a large measure of reform. Fire marshal laws are now in force in Ontario, Quebec, Manitoba, Saskatchewan, Alberta, British

Columbia, Nova Scotia and Prince Edward Island. The government of New Brunswick alone has taken no action, but I hope to have this omission rectified at the next sessions of the legislature of that province.

Without burdening you with elaborate statistics, it may be instructive to briefly consider the extent of fire waste in Canada. Since confederation, property in the Dominion valued at almost \$430,000,000 has been destroyed by fire. If to this amount be added unreturned insurance premiums and the cost of public and private fire-fighting systems, the total reaches approximately \$900,000,000. This tremendous sum represents the waste in respect to insurable property

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