In European countries the average annual loss by fire is about 33 cents per head of the population. In 1918, Canada's fire loss was over \$4 per head of the population. Together with the expenditure on protection, fires cost every family of five persons more than \$40 in 1918.

Canada is made this much the poorer by fire. Burned buildings and goods do not replace themselves. Fire losses are not paid by the insurance companies. The companies merely collect premiums from everybody in Canada and pay a portion of the amount collected to the person who suffers by fire.

Fire taxes every one and none can escape. The cost of insurance, which represents the cost of fire waste, is added by manufacturers and merchants to the price of their goods. Fire increases the cost of everything, food, clothes, furniture, rents and all the necessities of life.

Saddest of all, fires in Canada destroy many lives. In 1916 there were 563 persons burned to death, 235 in 1917 and 261 in 1918. About sixty per cent. of all fire fatalities occur in dwellings and the large majority of the victims are children under twelve years of age.

In 1918 there were over 17,600 fires in Canada. Seventyfive per cent. of these were caused by carelessness, and could therefore have been prevented.

How we can Prevent Fires.

Such simple precautions as the following will prevent many fires:

(a) Remove accumulations of rubbish from basements, outhouses and backyards.

(b) Never permit children to play with matches. Safety matches that strike only on the box should be used in every home.

(c) Do not permit stoves and furnaces to become overheated and never leave fires unguarded.

(d) Never throw cigar and cigarette ends and pipe ashes carelessly away. Smoking should not be permitted around garages, barns, stables, granaries and stocks. Children should never smoke.