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REDUCE THE FIRE WASTE

The greatest causes of the fires which make the \$250,000,000 annual fire waste of the United States and Canada a matter of wonder and reproach in the eyes of the rest of the civilized world, are two in number:

Wooden shingles for roofs;
Wooden window sashes and frames.

The use of steel window frames and wired glass in the great cities of the United States, and in a less degree of Canada, has enormously lessened the devastation by fire of property in the last five years in those countries.

It is beginning to be discerned that the economical advantage of concrete and steel buildings is, in congested areas especially, lost when combustible roofs and window casings are combined with "fireproof" walls of steel and concrete in the same structures. The contents of great factories fitted with machinery and vast warehouses filled with merchandise are in vain sought to be protected by fire-resisting walls of steel or concrete, so long as fire-inviting roofs of wooden shingles and wooden window sash and casings are exposed, in these same buildings, to the terrible sweep of wind-driven flame.

The lesson of to-day for architects, builders and owners is that these inconsistencies of building must cease if the dreadful toll paid on this continent by property to the fire fiend is to be lessened.

This warning is perhaps the most forcible of those given to property owners in the admirable addresses to business men being delivered in Canada by Mr. F. H. Wentworth, of Boston, on the subject of fire prevention. The strength of such an admonition is emphasized when we remember that the lecturer named is the chief officer of the National Fire Protection Association, which of late years has done so much to arouse the attention of the public to the dangers of fire.

The statistics of fire waste with which his address abounded are appalling. But many of them have been published already. It is much to be wished that they shall awaken the attention of the commonwealth afresh to the curable ravages of fire and to the measures needful to reduce them.

CANNOT WIDEN GAP INDEFINITELY

The address of Mr. H. V. Meredith at the annual meeting of the Bank of Montreal is of especial interest because it is one of the first comprehensive reviews of the year, and because Mr. Meredith is one of the few men who remembers constantly that there should be a limit to an adverse trade balance. In his summary of conditions this week he shows that, in spite of tight money, Canada has not had such a bad year after all. The crops of the country are valued at approximately \$492,000,000. Immigration has continued in satisfactory volume, and there are no signs of a bad trade depression, though a slowing down in many branches of trade is in evidence.

Regarding the financial situation, Mr. Meredith thinks that throughout the world there will be an era of economy which should have a beneficial effect generally. His remarks on this subject are of unusual interest and are printed in detail on another page.

Discussing the trade situation, Mr. Meredith pointed out the returns of the foreign trade of Canada are not unsatisfactory. Imports are falling off, in consequence of the monetary situation and the curtailment of foreign loans. In October the value of imports of merchandise was \$8,664,000 less than in the corresponding month in 1912, while for the seven months ending October, the value of imports was only \$4,300,000 in excess of last year. On the other hand, the export trade is expanding, the value of domestic products exported in October hav-