

**FIRE, WASTE AND CONSERVATION.**

Prize Essay by A. Robertson, Liverpool & London  
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Although this subject has been receiving marked attention recently in some very interesting and instructive lectures delivered at our Wednesday evening class, and has also been the subject of one or more addresses by eminent speakers at other gatherings in this City, I have chosen the subject for this paper because I think it a vital one, and also that it cannot be too much hammered at. There is no subject of greater importance, not only to those in any way connected with the Fire Insurance profession, but to each and every individual in the Dominion of Canada. Let us continue the good work begun at our Blue Goose class until such time as the Insurance profession and men in every other profession or trade in all this wide Dominion realize how important the question is and how vitally each and every one of us are interested in it.

Unnecessary fire waste in Canada has reached the point where it constitutes a direct menace to the economic future of the Country. The proper development of the country cannot and will not continue unless more concentrated efforts are directed towards conserving our created wealth.

What is the keynote to any efforts in this direction? Undoubtedly to accomplish anything commensurate with the needs, we must have, first of all, "Public co-operation".

Merchants, manufacturers and property owners, who have most to gain, have it in their power to initiate measures for preventing fire waste. They possess the authority necessary to demand legislation for improving conditions throughout the entire country. Upon the people as a whole rests the responsibility for improvement in conditions, therefore the public must realize their collective responsibility and urge the adoption of restrictive legislation in regard to all matters affecting loss by fire so that the irresponsibility and negligence which are the principal causes of fire waste may be penalized in every possible manner. That is where the insurance association, and associations of every kind, working with the governments (the sources of power), the insurance companies (the sources of facts relative to fire waste), and the press (the sources of public information), can be most useful in bringing before the public facts and figures as to our awful fire waste, the causes of it, and the means of prevention, together with the individual and collective responsibility of the people in urging remedial measures.

Up to the present time safeguards against fire have been largely a matter of voluntary adoption. Insurance Companies cannot directly compel the adoption of improvements, they can only recommend improvements and penalize bad conditions by charging higher rates for insurance. It must be admitted that this method has failed in its purpose, and that it has come to the point where more practical remedies must be applied. By those qualified to give an opinion the following remedies have been suggested:—

(1) Laws to enforce personal responsibility.

(2) Laws to enforce better care and maintenance of buildings.

(3) Laws to compel better building construction.

(4) Laws to regulate the insurance business in the interests of fire prevention.

(5) Laws to compel improved public fire protection, and

(6) Education by publicity and in schools.

There can be no doubt that legislation such as this would be a step in the right direction and would very materially assist in reducing needless fire waste, and for my part I see no reason why such measures should not be adopted at the earliest possible moment. I would like at this point to draw attention to the sixth suggestion quoted above, viz.: "Education by publicity and in schools," and commend the officers of the Montreal Pond of the Ancient & Honourable Order of the Blue

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