

CANADA'S FIRE WASTE.

"The direct fire loss of Canada far exceeds twenty million dollars every year and of this amount at least seventy-five per cent. is the immediate result of personal carelessness," was the statement recently made by Mr. J. Grove Smith, of the Canadian Fire Underwriters' Association, who is directing the survey of fire waste now being conducted by the Commission of Conservation.

When asked as to the attitude of the public towards this tremendous loss and whether it was generally recognized that matters might be remedied he replied, "We are a singular people in that respect. Upon other questions of less importance, the public conscience is alert and complacent indifference has given way to a strenuous fight against harmful conditions. Yet when confronted by the statement that over ten thousand fires take place in Canada every year, that millions of dollars and over two hundred lives are annually swept away before the scourge of fire, we politely admit that something should be done to stay the waste and then, calmly indifferent, dismiss all personal obligation in the matter. It never appears to have occurred to us that it amounts to culpable negligence for an enlightened people to tolerate such a state of affairs or that as a nation we have become the abettors of crime in the measure in which we have withheld from remedying the evil. Nonchalantly we go our way, throwing lighted matches into waste baskets, dropping cigar stubs into barrels of gasoline, collecting the incendiary combinations of various rubbish into the handiest corners, running stovepipes through wood partitions, hiring cheap men to string our electric wiring, piercing our stores and factories with unprotected shafts and wells and labelling our jerry-built structures as comparatively fireproof buildings. Like Tennyson's brook, the stream of our carelessness flows on forever and is becoming a corrosive and almost irreparable drain upon even our vast resources."

REASONS FOR THE FIRE WASTE.

"Canada's fire loss per capita is at least five times greater than that of any other country excepting the United States, and for this there is an obvious reason," continued Mr. Grove Smith. "Apart from the fact that climatic conditions and the construction of buildings are vastly different, it must be remembered that we are a people naturally wasteful as a result of the abundance of our national heritage. We too often consider that the most important thing in life is to make a dollar; other countries have learned that it is of equal importance to save one. We regard fire as a misfortune, they look upon it as a crime. Consequently we spend our energies in attempting to extinguish fires, they are successful in preventing them. We fail to realize that every dollar that goes up in smoke makes Jack Canuck so much the poorer. We can never restore a single building; the brains that wrought the plans, the muscle that wielded the hammer, the material entering into the structure or contents are lost permanently and cannot be made good in a million years.

"To the natural rejoinder that the insurance companies cancel the loss, I would say that no greater economic error ever seized the popular imagination. Insurance merely aids the sufferer of

loss by collecting the necessary funds from the general public. True, it is in the nature of an indirect tax and therefore we pay it almost unconsciously. A single loaf of bread bought at a retail store is loaded with the cost of fire insurance upon that store, upon the flour in the wholesale warehouse, upon the mill where the flour was manufactured, upon the grain in the terminal elevator and the country elevator as well as in the farmer's barn. Likewise in the price of all commodities the ultimate consumer is taxed, and each fire that occurs from Halifax to Vancouver touches the pockets of every individual in the land and is merged with the cost of what we eat, and drink, and wear."

FIRE PREVENTION A PATRIOTIC DUTY.

In reply to a question as to what remedy was suggested for the present condition of affairs, Mr. Smith said, "The Commission of Conservation is now making an exhaustive enquiry into the matter both of fire losses and fire protection in Canada, and as a result of that investigation it is hoped that the public will be sufficiently awakened to demand certain immediate reforms. It is generally acknowledged by all who are in close touch with the situation that there is only one remedy, and that is by changing the public attitude towards fire waste, if needs be, by the strong arm of the law. We may insure from now to the crack of doom, install waterworks, buy fire engines, train firemen and equip them with the most modern apparatus, but fire will continue destroying individual buildings and contents and lives at an ever increasing rate and intensity just as long as our buildings are built as they are now with the same careless people to occupy them. Every citizen must be made to feel responsible for the fire loss of his own community. He must realize that the parlor match, the trash heap, the oil-soaked rags, defective flues, and the neglectful handling of combustible substances, means not only damage to the property of the owner but endangers his neighbors and impoverishes the whole country. He must be taught that the only way to reduce fire losses is to prevent fire.

"The natural anarchy of our free and untrammelled Canadian temperament does not readily respond to admonitions to correct its careless habits and recognize its public responsibilities, but the toll that the people are paying on account of the ravages of fire has assumed such proportions that even the most heedless must soon face the situation.

"The great conflagration of war now taking place in Europe, with its call upon the people of the Dominion for large expenditures to uphold the honor of the Empire may appear at first glance to overshadow the question of conservation at home as being of minor importance. As a matter of fact, present circumstances provide a psychological opportunity for the spread of the gospel of fire prevention that is unique. The tendency of the moment is toward rigid economy in all but essential expenditures. Elimination of the wanton and unnecessary squandering of wealth by fire is one of the easiest and most creditable means of husbanding the country's resources, and it therefore becomes at this time the imperative duty of every patriotic Canadian citizen."