

Fire Prevention Week

Oct. 4-10

If You Should be Burned Out What Is The Replacement Value of Your Household Furniture?

How do the figures compare with the Fire Insurance you carry? Will you compare them tonight just to satisfy yourself. Then telephone this office for the additional insurance you should have. Low rates and the strongest of English and French companies.

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Saint John, - N. B.

COMMISSIONER TELLS OF HUGE LOSSES IN CANADA FROM FIRES

Says \$46,000,000 Worth of Property Burned Up Last Year
—Holds Negligence Responsible For Most of Destruction—Speaks Again Today

J. GROVE SMITH, Dominion Fire Commissioner, yesterday delivered an address before the New Brunswick Board of Fire Underwriters in their rooms, Princess street, in which he placed the blame for most of the fires that occur in Canada upon the shoulders of careless individuals. In the year 1924 there was burned in Canada, he said, real property worth nearly \$46,000,000, exclusive of the incalculable waste of merchantable timber in forest fires. This loss amounted to \$5.10 for every man, woman and child in the Dominion.

Mr. Smith drew several comparisons to show that the loss by fire far exceeded the value of goods produced in several lines of industry. He urged that people be more cautious and especially that fire prevention be taught children in the schools.

L. W. Nickerson occupied the chair at the largely attended meeting which tendered a hearty vote of thanks to the speakers. Mr. Smith will address school children of the city this morning in the Imperial Theatre, the week of Oct. 4 having been declared by viceregal proclamation as Fire Prevention Week. Mr. Smith will speak in other New Brunswick cities.

MR. SMITH'S ADDRESS.
Mr. Smith's address was in part as follows:

Once again, by royal proclamation, the people of Canada are directed to observe the week commencing Oct. 4 as Fire Prevention Week. In the most emphatic manner are they enjoined to correct these conditions which menace our national prosperity by destroying created wealth and human life. The remark of the Chief Justice to Falstaff, "Your means are very slender and your waste great," might truthfully be applied to the people of Canada. During the last ten years the value of insurable property destroyed by fire exceeded \$370,000,000. In the year 1924 we burned real property worth \$46,000,000, exclusive of the incalculable waste of merchantable timber in forest fires. This loss, amounting to \$5.10 per capita of the entire population of Canada, does not, however, represent the whole story. The incidental costs of fire insurance and fire protection more than doubled the burden.

SPENT ON PROTECTION.
Premiums paid to fire insurance companies in excess of the sum returned to policyholders for losses sustained, amounted to \$25,730,000; the cost of maintaining municipal waterworks and public fire departments for fire extinguishment purposes totalled \$22,024,975; and the sum spent upon miscellaneous private fire protection services reached approximately \$12,100,000. Including property values destroyed and the costs incidental thereto, the people of Canada in the year 1924 incurred an unproductive fire expenditure of \$105,764,975.

DRAWN COMPARISONS.
Let us analyze this figure in order that we may grasp its magnitude. It represents an average waste and expenditure of \$287,671 daily, or roughly \$200 every minute throughout the year. It is almost one-third the total Dominion revenue, only \$80,000,000 less than the interest on our public debt, about equal to the revenue from customs, \$20,000,000 greater than the revenue from the sales tax, almost double the revenue from the income tax, three times as great as the revenue from excise, and it exceeds by almost four times the post office revenue. It is \$80,000,000 more than the total receipts of all provinces from taxation, licenses and fees, and only \$16,000,000 less than the total expenditure of Canada upon public education.

CONSTRUCTION COSTS.
Compared with primary production in 1924, it was 40 per cent of the value produced by our forests, 50 per cent of the value produced by our mines, over \$40,000,000 greater than our fisheries production, \$15,000,000 greater than the revenue from hydro-electric power development, \$6,000,000 greater than our wood pulp production, over \$30,000,000 greater than our coal production, four times as great as our gold production and almost nine times as great as the value produced by our silver mines. Compared with building construction in Canada, it was fourteen million dollars more than the cost of all the dwellings and thirty-two million dollars more than the cost of all the business buildings erected in 1924. It would have financed the construction of five times the factories built and extended in Canada.

INDUSTRIAL PRODUCTION.
As compared with industrial production in Canada, it was many millions of dollars greater than the value of the output of our butter and cheese factories, automobile factories, cotton mills, sugar refineries, or oil distillation plants. It was more than double the value of our boot and shoe factories, knitting mills, confectionery and biscuit factories, clothing factories, woodworking establishments, foundries and machine shops, or printing works. It was over four times as great as the value produced by our furniture factories, paint works, agricultural implements factories, fruit canneries, or woolen mills. Capitalized at five per cent, this tremendous annual expenditure represents the sum of \$2,115,000,000. This sum is almost equal to the total investment of our steam railways in road and equipment and on a little less than Canada's national debt. And the fire waste and fire cost is a gigantic tax. The burden descends upon us intimately, individually and inescapably. It enters into cost of

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THESE PLEDGES ARE HOME PROTECTORS

Read Them, Follow Their Intent and Defeat The Fire Fiend.

The following pledges for the protection of the home are suggested by the N. B. Fire Prevention Board:

"I will not permit rubbish, greasy rags, paper, and useless waste to accumulate in or around buildings.

"I will see that matches are kept in metal boxes and out of the reach of children, and use only safety matches.

"I will not permit children under 10 years of age to use matches.

"I will see that lamps are kept clean, and that lamps are filled by daylight only.

"I will see that kerosene oil is kept in a closed metal can in a safe place, and not used for kindling fires.

"I will not permit gasoline to be kept in anything but an airtight metal can, painted red.

"I will not allow anyone to fill a kerosene or gasoline stove while it is lighted, or by artificial light.

"I will not allow anyone to wash clothes or other articles in gasoline in a house. If they are washed out of doors, I will not permit them in the house until the gasoline has entirely evaporated.

"I will have the chimneys, flues, stovepipes, and stoves inspected at least twice a year. I will never permit a stove to be set up without metal protection underneath.

"I will see that all ashes are placed in a tightly closed metal receptacle, and not deposited near a building or fence.

"I will not permit cotton or other flimsy decorations to be used on or around Christmas trees.

"I will not celebrate any holiday by endangering life or property.

Ordinary care will prevent many fires and save many lives and much property.

Fire Prevention Week October 4-10, 1925

Safeguard your store, factory, home or automobile by installing one or more

Hand Fire Extinguishers

No matter what your fire risk is, we have an extinguisher ideally suited to your needs.

Special prices during Fire Prevention Week.

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