

FIRES IN DWELLING HOUSES.

At the tenth annual convention of the Dominion Association of Fire Chiefs held in Toronto last week, an interesting address was delivered by Mr. E. P. Heaton, Provincial Fire Marshal for Ontario, on the subject of Fires in Dwelling Houses. The very efficient services rendered by Mr. Heaton in the interests of Fire Prevention and his activity in rounding up culprits guilty of arson must be fully appreciated by the public. In discussing the numerous fires which are constantly occurring throughout Ontario in occupied dwelling houses, attended in many cases by loss of life, Mr. Heaton says:

It has been very difficult to get any actual reliable data, and I concluded that a letter of inquiry addressed to all the insurance companies licensed to do business in Ontario would probably be very helpful. In this letter, which was sent to about 150 insurance companies, I asked for a statement of the fires reported to each company during 1917 on the particular class of risk referred to, and at the same time asked for an expression of opinion as to the extent of the evil and a desirable way of checking it.

Up to July 31st, I received replies from 87 of the companies with the following result: 25 companies have sent lists of claims against them for the year 1917, showing a total number of 92, aggregating in amount \$67,444.06; 41 companies report no claims, so far as they can trace, from the cause in the year 1917; 21 companies replied that they were unable to abstract the information from their loss records.

The statistical information furnished is practically, therefore, of no value, but it is reasonable to infer that if only one-sixth of the companies doing business in Ontario have suffered 92 fires at a loss of sixty-seven thousand odd dollars, the evil is of a sufficiently marked extent to consider how it may be dealt with and checked, and after all this is the main purpose I have had in directing the inquiries referred to.

Analysing the suggestions made by the insurance companies in their letters in reply to my inquiry, I find they centre around three different solutions:—

1st—Educational, in the words of one company as follows: "Remedy to be found in educating the public to the danger of the practice of leaving open lights or fires during the temporary absence of the occupants."

2nd—Financial, as expressed by one company in the following words: "That every policy issued should contain a condition limiting recovery of the amount of the loss in the circumstances dealt with to 75 per cent. thereof, but in no case exceeding 75 per cent. of the policy." Or, again, as illustrated by another company in these words: "The statutory conditions should be amended so as to provide that fires from this cause and in the circumstances dealt with should void the policy."

3rd—Punitive, as expressed by another company in these words: "Fires from preventable causes and particularly when they are due to gross negligence on the part of the assured (or occupant) should be treated as a crime against society and punished as such." I may say in passing that the last feature, advocating punishment for the offence, is expressed by many in almost identical language.

Upon careful consideration I am personally of the opinion that the offence is not one calling for punishment. We must be careful to get a true perspective of the situation, and in order that this may be done it is necessary to consider the domestic conditions of the

vast majority of the people in the smaller towns and in rural communities. Is it reasonable to expect that the home should be guarded at all times, day and night, when a fire is left in the stove, grate or furnace, or when a light is left burning? We might differentiate when the temporary in-occupancy is caused by a desire for pleasure only, but it is impossible to think that in the majority of cases the absence of the adult occupant or occupants is due to frivolity rather than to other reasons of a more sensible and urgent character.

Finally, I believe the question now under discussion to be indicative of the mental attitude and indifference of our people, and that no actual legislative remedy can be applied. A persistent campaign of moral education must lie at the root of and form the corrective basis of this and every other feature of our fire waste.

The Chronicle is quite prepared to understand that the statistical information supplied by the fire companies operating in Ontario is practically of no value in view of the fact that 90 per cent. of all fires are preventable with reasonable care or, in other words, 90 per cent. of all fires are attributable to carelessness, laziness, uncleanness, untidiness and indifference to fire hazards which are allowed to lie around on every hand, and we therefore do not agree with Mr. Heaton's opinion as expressed in his address that the offence is not one calling for punishment, as the man or woman whose act of carelessness causes a fire, or who allows his property and that of his neighbour to be jeopardized by the presence of fire hazards on his premises, may produce exactly the same result in destruction as the most wicked and abandoned arsonist.

The question sometimes arises, why should not all fires be looked into? Nearly all are practically suspicious and call for investigation. Is not property as thoroughly burned and the values gone where the busy man or the elegant lady causes the fire through ignorance or carelessness, as if it was started for spite by the veriest criminal of the slum? The matter of fire protection is educational. The people must be taught that buildings should not be built to burn. It must be learned that it is poor economy to save a few dollars in a flue or chimney of a residence at the expense of making it safe. People must learn that a house well built and properly equipped must have some attention and care. The people must know the immense fire waste, and be taught that the bulk of it is preventable with even ordinary care.

While on the question of educational measures that might be adopted—there is probably no body of men whose services might be utilized with greater effect than that of clergymen of every denomination in this connection. They certainly are, or should be most concerned about the morals of the people generally, in addition to having the greatest opportunities afforded them of imparting knowledge and instructing the public on the great necessity of guarding against wanton carelessness. The eloquence with which many clergymen are endowed would no doubt be very effective if applied to the subject.

No insurance money will replace a life lost or property destroyed. Both are of priceless value to-day, while the war takes its terrible toll.

The cost of fires each year is one-half the cost of the new buildings erected in a year.